

The NATIONAL UNDERWRITER

WATCH THE BIRDIE for birdies fly away



It is very easy to walk off without your camera — or to drop it — or break it — or have it stolen. And it's just as easy — *and very inexpensive* — to insure it against practically any loss. How? How much? See any Employers' Group agent — the man that insures everything in the home — from hobbies to hubbies; from boilers to maids.

Get This Booklet

Saving dollars or losing dollars depends on the way you buy insurance. Send for our free booklet "Insurance for the Home." It shows you the safe, economical way to insure everything you own. Write Dept. B.

The EMPLOYERS' GROUP
110 MILK STREET, BOSTON, MASS.



WHY SHOULD You BE SUED?

Do you have visitors? Play golf? Own a home? Drive a car? Employ servants? Keep a dog? Then be prepared. The law says you may be liable — and must pay *satisfactorily* — for injuries caused by you or any one responsible to you. Let your local insurance agent outline the *complete* plan that protects you — *economically* — from any such trouble.

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Before you buy insurance, read our free booklet "Insurance for the Home." It tells how to insure everything — from house to hobby. It will save trouble, time, money. Write Dept. A

The EMPLOYERS' GROUP
110 MILK ST.
BOSTON, MASS.



These Salesmen MAKE 50,000 CALLS A DAY

Our advertisements are your salesmen. And every month you find these advertisements in magazines that are read by 1,500,000 men and women — excellent prospects for all types of miscellaneous lines. Moreover, these salesmen are making good. For, as a result of these ads, thousands of home owners — seeking the best, safest and most economical way

to buy insurance — are writing for our booklet "Insurance for the Home." Undoubtedly these requests should pave the way to sales.

Get The Pioneer, Free — In the current issue of our monthly house organ, The Employers' Pioneer, there are many interesting articles on developing new miscellaneous-line business. You'll find new sales ideas — pictures to help you sell — and much important news on recent insurance developments. For a free copy, write to the Publicity Dept.

The EMPLOYERS' GROUP

110 Milk St.  Boston, Mass.

The Employers' Liability Assurance Corp., Ltd.
The Employers' Fire Insurance Company
American Employers' Insurance Company

THURSDAY, SEPTEMBER 1, 1938



"LIKE A BOLT FROM THE BLUE"—
 Disaster plays no favorites, strikes
 without warning, destroys life and
 property. **INSURANCE**, sound and
 adequate, is the most certain safeguard
 against financial loss. **LOYALTY**
GROUP agents, alert to serve, are
 prepared to meet their policyholders'
 needs against disaster's perils.

Firemen's Insurance Company of Newark, N. J.
The Girard Fire & Marine Insurance Company
National-Ben Franklin Fire Insurance Company
The Concordia Fire Insurance Co. of Milwaukee
Milwaukee Mechanics' Insurance Company
Pittsburgh Underwriters • Keystone Underwriters
The Metropolitan Casualty Insurance Co. of N. Y.
Commercial Casualty Insurance Company



Western Department
 844 Rush St.
 Chicago, Illinois

Canadian Dept.
 461 Bay St.
 Toronto, Canada

HOME OFFICE
 10 PARK PLACE
 NEWARK, NEW JERSEY

Southwestern Dept.
 912 Commerce St.
 Dallas, Texas

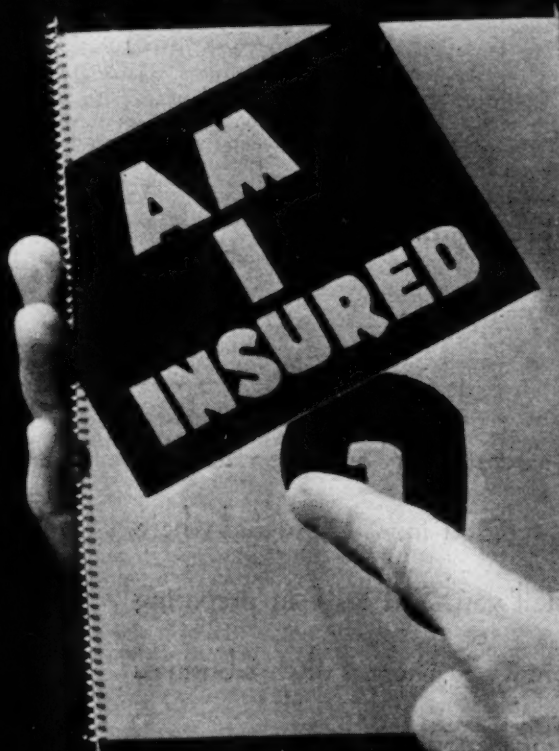
Pacific Department
 220 Bush St.
 San Francisco, Calif.

"Produced \$100 In Premiums!"

"The first four books we used produced \$100 in new business." Thus reports an America Fore agent on one of our latest sales helps.

Wouldn't you like to know more about this booklet and the companies that provide their agents with sales material which gets results?

Send today for your copy of "Am I Insured?" If you wish to learn of the many other advantages in representing an America Fore company, we will send a field man, if you so request.



America Fore Insurance

THE CONTINENTAL INSURANCE COMPANY
FIDELITY-PHENIX FIRE INSURANCE COMPANY
AMERICAN EAGLE FIRE INSURANCE COMPANY
FIRST AMERICAN FIRE INSURANCE COMPANY

Eighty Maiden Lane.



and Indemnity Group

NIAGARA FIRE INSURANCE COMPANY
MARYLAND INSURANCE COMPANY OF DELAWARE
THE FIDELITY AND CASUALTY COMPANY

BERNARD M. CULVER, President
FRANK A. CHRISTENSEN, Vice-President

New York, N.Y.

NEW YORK

CHICAGO

SAN FRANCISCO

ATLANTA

DALLAS

MONTREAL



THIS FELLOW
MEANS
BUSINESS!

"Business is never so healthy as when, like a chicken, it must do a certain amount of scratching for what it gets."

~

Now there is the plain garden-variety of "scratching" and the *real* kind that turns up the business—the kind you are interested in. How and where to scratch? Let our Advertising Department tell you, and assist in preparing the *ground-work* for efficient, productive scratching. There is always business to be had if one will but scratch hard enough.

~ ~ ~



THE MERCANTILE INSURANCE COMPANY
OF AMERICA

— Writing Fire, Automobile, Inland Marine and all related covers —

Form Is Proposed for Cotton Cover Under CCC Loans

**Doyle of National Board
Bulletins Companies Urging
Filing of Uniform Pact**

NEW YORK—To clarify the confused situation that existed of late regarding the coverage of cotton in warehouses upon which Commodity Credit Corporation is interested, J. H. Doyle, general counsel National Board, recommends to member companies filing with G. E. Rathell, treasurer of the CCC at Washington, the subjoined agreement, stipulating "that all losses occurring after July 31, 1933, under policies covering cotton for which warehouse receipts have been issued shall be construed in accordance with the special cotton endorsement," obviating thereby the writing of policies, or attaching such an endorsement to those heretofore issued. The agreement reads:

Text of Agreement Form

"Consistent with the desire of the Commodity Credit Corporation (owned by the federal government) to protect its interests under all policies covering cotton for which insurance warehouse receipts have been issued, the undersigned company or companies hereby agree as follows:

"On all losses occurring subsequent to the 31st day of July, 1933, under policies of insurance issued by the undersigned company or companies, covering cotton for which insurance warehouse receipts have been issued, such policies shall be construed as though they contained or had attached thereto an endorsement reading as follows:

"If this policy be issued to a warehouseman, or other bailee, insuring the cotton of others in the custody of such warehouseman, or other bailee for which insured warehouse receipts have been issued prior to loss, then it is agreed that, notwithstanding any provisions of this policy to the contrary, no act or omission of the warehouseman, or other bailee, shall invalidate this policy in so far as the interest of the owner of such cotton, or the holder of such insured warehouse receipts, is concerned, but such acts or omissions of such warehouseman, or bailee, shall be effective only to the extent of the interest of the warehouseman, or other bailee. All other terms and conditions of this policy not in conflict with the provisions of this endorsement, are continued in full force and effect. This agreement dated at.....this day of.....1933.Insurance Company. By..... official title."

Doyle Explains in Letter

In his accompanying letter, Mr. Doyle says: "We are in receipt of a request from Commodity Credit Corporation, which is wholly owned by the

(CONTINUED ON PAGE 23)

Alfred Stinson Retires from the Active Service

**Has Been Vice-president of the
Automobile, Standard Fire and
Iowa Fire**

HARTFORD—Morgan B. Brainard, president of the Aetna Life affiliated companies, has announced the retire-



ALFRED STINSON

ment of Alfred Stinson as vice-president of the Automobile of Hartford, the Standard Fire and Iowa Fire. Mr. Stinson will leave on his vacation, which will be extended for the remainder of the year.

In a letter addressed to the agents and field force, Mr. Brainard said: "Some time ago Mr. Stinson discussed with me his retirement from active business and requested that his name be not offered as a candidate for reelection at the next annual meetings of the companies in which he has been an officer. I make this announcement with regret, as we shall miss his untiring efforts in behalf of the companies. Mr. Stinson was a man of limitless energy, but his retirement following his recent illness makes his request a proper one following his arduous career of 50 years in the fire insurance business."

Served National Fire

In 1899, after 10 years of local agency work in St. Paul, Mr. Stinson joined the National of Hartford as special agent and remained with that company in field work for 10 years. He then became manager of the Minneapolis Fire & Marine, being elected secretary and vice-president successively. In 1918 he joined the American Eagle Fire as secretary and was in charge of its western department until Jan. 1, 1921, when he was made a vice-president of the Fidelity-Phenix, another member of the America Fore group, in charge of the central west.

In 1926 he was elected vice-president of the Automobile and was made a vice-president of the Standard Fire upon the merger of the management in 1929. In 1931 he was also made a director and vice-president of the Iowa

Much Interest is Taken in Branch Office Survey

**New York State Association
Committee's Explorations Will
Be Eagerly Awaited**

NEW YORK.—Interest in the branch office question, acute some six years ago, but relatively quiet since, has been revived through the recent decision of the executive committee of the New York State Association of Local Agents to make a complete survey of the subject in this state, a committee for that purpose to be designated by President R. M. L. Carson of Glens Falls.

There is no challenge of branch offices devoted to rendering service merely. What the agents criticize are the production branches, maintaining that such offices operating under salaried managers supply competition which purely local men find it difficult to meet, in that producers often receive full agency commission and at the same time escape the expense involved in operating an agency.

Federal at Rochester

Somewhat of a furore was created several months ago when the Federal of Jersey City established a branch at Rochester. The threat feared in such action failed to be justified, in that the office was merely to validate policies sent it by some 11 agencies, and was not to solicit lines direct. The office was opened as a defensive measure by the Federal at a time when conditions in the city were highly disturbed.

The extent to which the branch office problem has developed in this state will not be known, of course, until the survey to be undertaken by the agents' is completed. While company officials feel the practice has not been nearly so extensive as the local men contend, evidently the agents are considerably exercised in the matter and will gather reliable data before deciding on a course of action.

Penthouse for Headquarters

One of the most popular headquarters during the meeting of the National Association of Insurance Agents is bound to be that of North British & Mercantile. That company has rented the penthouse of the Lowry Hotel. The head office, as usual, will be well represented.

Fire of Waterloo, Ia., a subsidiary of the Automobile.

Mr. Stinson has done a wonderful piece of work in building the Automobile, revamping it and getting it into the finest kind of shape. He is a man of vigorous personality, aggressive and has been a dominant force in whatever position he found himself.

The ranking vice-president of the Automobile, so far as active management is concerned, is J. K. Hooker. He has been with the Standard Fire since 1910. He was acquired by the Aetna Life organization when it bought the Standard.

Upset Occurs in Blue Goose Grand Nest Election

**Dark Horse, H. A. Reynolds
of Denver Named as New
Grand Keeper**

NEW OFFICERS ELECTED

Most loyal grand gander—Ralph W. Hukill, Fireman's Fund, Norwood, O.
Grand supervisor—J. R. Knowlan, Philadelphia.

Grand custodian—B. S. McKeel, New York Underwriters, Raleigh, N. C.

Grand guardian—C. J. Malcolm, Aetna Fire, Toronto.

Grand keeper—H. A. Reynolds, Home of New York, Denver.

Grand wielder—R. A. Kenzel, Northern of London, Milwaukee.

LOS ANGELES—Political wisecracks of the Blue Goose still are wondering what sort of a monkey wrench was thrown into the election machinery at the closing session of the grand nest convention here. All the advance dope was thrown into the discard and a dark horse was elected grand keeper. He is Howard A. Reynolds of Denver, state agent of the Home and head of the Mountain Field Club. The assumption had been that C. A. Coffey, London & Lancashire, Spokane, would be elected handily.

For the first four places, things moved along swimmingly. W. T. Benalack, secretary Michigan F. & M., who is a past most loyal grand gander, enlivened the proceedings by nominating C. J. Malcolm for grand guardian with the humorous type of rhyme for which Mr. Benalack is famed.

Put Four in Nomination

When the nominations for grand keeper opened, Mr. Coffey, William Marks, of the Cecil B. DeMille general agency, Seattle, and Elmer Bonstin, Pacific National, San Francisco, were named in succession, and then Gander Templeton, from the "Powder River," mile wide and a foot deep, let 'er buck" puddle of the Colorado pond put Mr. Reynolds in nomination and the merry fight was on. Mr. Benalack was named judge of the election and a delegate from each of the Washington, Seattle, San Francisco and Colorado ponds was appointed as tellers. The first ballot gave Mr. Reynolds a plurality of 13, the second gave him a plurality of 19 and before the third ballot could be taken the other three candidates all withdrew their names.

Mr. Reynolds started in the business as a policy writing clerk for the Jones-Davis agency in Minneapolis in 1909. He remained there for six years, then served in the war. Upon his return he joined the Home as special agent with headquarters in Great Falls, Mont. Later he was appointed Montana state agent and in 1930 was transferred to

Denver as state agent for the mountain territory. While in Montana he served as most loyal gander of the Montana Blue Goose. He served as deputy most loyal grand gander for the mountain field for two terms. In October of 1937 he was made deputy most loyal grand gander at large for the western regional territory. He is a member of the advisory committee of the Fire Companies Adjustment Bureau.

R. W. Hukill's Career

Mr. Hukill, the new head of the order, was started up the grand nest ladder as grand keeper at the Omaha convention in 1934. He was born and reared at Norwood, O., and entered the local agency business with his father in 1910. He continued in that work until he left to enter the army service. After the war he traveled for a time for Retail Druggists Mutual Fire of Cincinnati. Later he went with the Ohio Inspection Bureau at Columbus and in 1920 joined Fireman's Fund as special agent in Ohio. He travels a part of Kentucky as well. He became interested in the Blue Goose when he entered special agency work. He served as most loyal gander of the Ohio pond in 1927. He has done important work for the Blue Goose during the years that he has been on the grand nest. For the past two years, the head of the Blue Goose has been located on the west coast, J. C. Buchanan, the retiring most loyal grand gander, being from Los Angeles and his predecessor, H. B. Leuty, from Vancouver. Hence Mr. Hukill was called upon to take charge of several important matters in the middle west. He has thus been an active, functioning grand nest officer and he will provide a high degree of leadership during the year.

Memorial Service Impressive

The memorial service, conducted by A. N. Bushnell of California, was especially impressive this year. Since the last convention 63 members had died. A special memorial was read for J. Charles Harris, past most loyal grand gander, who died just a few days before the Los Angeles convention at his home in Lake Tahoe, Cal.

Two amendments to the constitution and by-laws providing for incorporation of the grand nest and the ponds were adopted.

The incoming administration was authorized to appoint a committee to report at the Cincinnati convention in 1939 on the desirability of authorizing ponds to establish a fund for making loans or grants to young people seeking a higher education.

H. O. Wolfe of Wolfe & Hart, Milwaukee, attorneys, judge advocate of the Blue Goose, reviewed the work that has been done in connection with the decision to incorporate the grand nest. He said that he had conferred with the attorney-general of Wisconsin which is the home nest state, and that the amendments had been drawn to meet the requirements of that state.

George E. Edmondson, general agent of Tampa, Fla., presented the motion for appointment of a committee to study the idea of setting up educational funds.

Women's Auxiliaries

The question of establishing women's auxiliaries came up, but decision was made to leave this matter to the individual ponds. There is no provision in the grand nest setup for such an organization.

The historian reported that the first section of the history of the Blue Goose, comprising more than 100 pages, had been practically completed but printing is to be deferred to give time for additional ponds to submit historical data.

The committee on the address of Most Loyal Grand Gander Buchanan, in making its report, endorsed Mr. Buchanan's suggestion that the grand nest officers hold a semi-annual meeting if the project did not prove to be too expensive.

The final convention feature was the

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Complete Program for Advertising Conference

Interesting Array of Events Is Scheduled for the Annual Convention

NEWARK—The complete agenda for the annual convention of the Insurance Advertising Conference on Sept. 12-13 at the Oyster Harbors Club, Cape Cod, Mass., has been announced by A. A. Fisk, president.

The complete program follows:

Monday, Sept. 12

Report of the president.
Report of the secretary-treasurer.
Reports of committee chairmen.
Address, "Plan Your Printing to Pay You Premiums," by Thatcher Nelson, Oxford Print.
Fire and Casualty Session, David C. Gibson, chairman, Maryland Casualty.
Life Session, Henry H. Putnam, chairman, John Hancock Mutual Life.
Luncheon.
Address of welcome, C. F. J. Harrington, insurance commissioner of Massachusetts.
Address, "Selling with Advertising," by B. R. Canfield, Babson Institute.
Annual dinner, Arthur A. Fisk, toastmaster.

Tuesday, Sept. 13

Morning
General meeting, election of officers.
Fire and Casualty Session, C. J. Fitzpatrick, chairman, U. S. Fidelity & Guaranty.
Luncheon.

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Agents Should Protect Their Invested Business

Secretary Walter Bennett Points Out the Danger of Indifference to Problems of Day

Secretary W. H. Bennett of the National Association of Insurance Agents in his talk before the Washington Insurance Agents League at Spokane on "Losing Investments" carried out the motif he established for his addresses in the Pacific Coast territory. Referring to the sorry condition throughout the world due to war and economic depression he turned his attention to causes by which agents may be losing a sound investment in the American agency system. He said that this investment has been made over the years by those who were conscientiously and earnestly interested in its development. He took it for granted that the best and most economical way of transacting insurance in this country is through an agency system. Therefore, with that being true he said that it behooves those whose livelihood depends on the system to consider if there is any possibility of a trend setting in either calculated to or likely to impair or destroy the system.

Any movement calculated to take business away from agents and centralize it elsewhere is, generally speaking, he contended, one that needs to be considered as falling within the purview of the study. There is a ten-

(CONTINUED ON PAGE 9)

Garrett Elected by Superintendents at Canadian Meet

Many Problems Are Considered But Little Definite Action Taken

NEW OFFICERS

President—H. G. Garrett, British Columbia superintendent.
Honorary president—W. J. Major, Manitoba attorney-general.
Vice-president—E. B. MacLachy, New Brunswick superintendent.
Secretary—H. D. McNairn, Ontario superintendent (reelected).

VICTORIA, B. C.—The annual conference of the Superintendents of Insurance of Canada closed with an executive session at which it was decided that a report on compulsory automobile insur-



H. G. GARRETT

ance will be submitted to the 1939 conference; that definite action on a clause to safeguard life policies against any doubt of payment in the case of suicide will be delayed until next year; that work in connection with uniform definitions of classes of insurance as between the Dominion and the provinces will be continued, and that final recommendation of a definition for group accident and sickness insurance will be submitted in 1939.

Discuss Valuation

There was a discussion on valuation of assets and their amortization in which differences of opinion were shown. Definite action will be taken later. One insurance man insisted that the assets were the actual market value thereof at the time of appraisal; others pointed to the changing of values of bonds and the like. One superintendent said: "Why not average value the past year?"

Accident Cover Discussed

Considerable attention was given to accident and sickness insurance. Several speakers drew attention to the limited coverage offered by newspapers selling personal accident policies at nominal cost as a circulation promotion scheme. It was held that the actual premium involved should be printed on such policies in order that the public might be in a better position to appreciate their true value and not overestimate their protection. Definitions, particularly for insuring clauses, were insisted upon by a few of those present, including one or two at the official table. There was some opposition to this, however. One company official held that defining the insur-

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THE WEEK IN INSURANCE

Uniform agreement form for covering cotton under CCC loans is bulletined to member companies by General Counsel Doyle of National Board. **Page 3**

Upset occurs in election at grand nest convention of the Blue Goose, with Howard A. Reynolds of Denver being elected grand keeper. **Page 3**

Alfred Stinson retires as vice-president of the Automobile and Standard Fire of Hartford. **Page 3**

Much interest is taken in the survey of the branch office situation undertaken by committee of the New York State Association of Local Agents. **Page 3**

Canadian insurance superintendents elect Garrett president. **Page 4**

Washington agents take action to keep business in state. **Page 5**

National Association of Insurance Agents arranges for group table discussions at St. Paul convention. **Page 5**

Secretary W. H. Bennett of the National Association of Insurance Agents speaks before the Washington Insurance League on the necessity of agents protecting their insurance investments. **Page 4**

New Jersey Insurance Company of the Meserole group is completely reinsured in the recently organized Jersey Insurance Company of New York, the three Meserole companies now all being New York corporations. **Page 5**

Numerous changes in the field organization of Great American in the western territory are announced. **Page 6**

E. W. Sawyer, in addressing meeting of International Association of Insurance Counsel, contends that the fight of lawyers groups against lay adjusters and casualty companies is in reality a fight against the public. **Page 13**

Chairman E. J. Schofield of the Casualty & Surety Acquisition Cost Conference is continuing his investigation of the Chicago conditions. **Page 13**

New plan for hospital coverage announced by Continental Casualty. **Page 16**

Program for joint casualty convention at White Sulphur Springs, W. Va., is announced. **Page 13**

A. E. Faulkner, president of Health & Accident Underwriters Conference is dead. **Page 15**

Complete program is announced for the annual meeting of the Insurance Advertising Conference. **Page 4**

Analysis is made of the changes in the burglary manual. **Page 17**

John M. Cullen named attorney of special funds conservation committee in New York, in effort to iron out financial difficulties due to paying questionable workmen's compensation claims. **Page 15**

Exhibit is prepared by New York department showing the compensation experience during 1937 of companies operating in New York state. **Page 14**

The numerous companies and adjusting organizations that are hit in a suit brought by the Birmingham Bar Association are taking steps to put up a strenuous fight. **Page 17**

Trade organization of independent oil producers of California makes a deal with Pacific Employers and Limited Mutual Compensation for handling compensation insurance of members under a group rating plan. **Page 15**

National Safety Council reports that for nine consecutive months there has been a decrease in automobile fatalities. **Page 13**

W. Rae Dempsey, well known in the casualty and surety field, becomes head of the National Underwriting Company, managing attorney-in-fact of the National Lloyds of Baltimore. **Page 21**

G. C. Appleton of Fresno, Cal., in talk before the Washington agents tells what is being done by the association of national councillors for far west territory. **Page 27**

W. H. Bennett, secretary National Association of Insurance Agents, closed his Pacific Coast trip by giving talks at Sacramento and Oakland, Cal. **Page 27**

Program for the annual meeting of the Pennsylvania Association of Insurance Agents is announced. **Page 28**

Following a charge of racket made against the liability insurance companies by Fred W. Cline, manager Associated Motor Carriers of Oklahoma, the Oklahoma Insurance Board has called a hearing. **Page 18**

Program is announced for the annual meeting of the Wyoming Association of Insurance Agents. **Page 6**

Interesting Plan Will Be Followed at the Meeting

National Agency Association to Have Group Table Discussion in St. Paul

Round table discussions at the luncheon of the state association officers and national councillors on Sept. 27, is an innovation to be introduced at the annual meeting of the National Association of Insurance Agents at St. Paul, Sept. 26-29.

At former conventions the officers and councillors have held their joint meeting in the forenoon, and the luncheon was strictly an informal affair. The change is brought about by frequent complaints that the territorial breakfast conferences preceding the joint meeting were too limited in time to allow for these conferences to be satisfactory. Under the new plan, the territorial conferences will be continued throughout the morning, and the joint session will begin with the luncheon, where W. H. Menn of Los Angeles, chairman of the executive committee, will preside.

Interesting Table Arrangement

Tables seating about ten people will be set up, each one with a designated subject for discussion properly displayed, and a chairman and discussion leaders in charge. Each member present will choose whatever table he finds of greatest interest. The chairmen for all of the tables have been selected, and many but not all, of the subject leaders, as follows:

Membership: James M. Crosby, Jr., Grand Rapids, assisted by Assistant Secretary G. W. Scott.

Full-time Secretaries and Managers: O. M. Stallings, Tampa, Fla., assisted by Eugene Battles, Los Angeles; Cruger T. Smith, Dallas, Texas.

Agency Licensing Laws: R. M. L. Carson, Glens Falls, N. Y., assisted by N. B. McCulloch, Lancaster, Pa.

Casualty Cooperation: T. G. Redden, Greensboro, N. C.

State Legislative Activities: Donald Holmes, Summit, N. J., assisted by J. W. Stickney, Indianapolis; F. F. Ludolph, San Antonio.

Convention Programs

Convention Programs: F. C. Colridge, Oakland, Cal., assisted by S. G. Ostot, Raleigh, N. C.; C. Stanley Stults, Hightstown, N. J.

Cooperation with Field Men: G. S. Purifoy, Camden, Ark., assisted by Wade Patton, Hutchinson, Kan., Irwin Mesher, Seattle.

Collection of Dues: D. G. Foreman, Fort Worth.

State Business Development Programs: A. R. Menard, New York City.

Miscellaneous Discussions: F. S. Preston, Minneapolis, at one table, L. W. Garlich, St. Joseph, Mo., at the other.

Additional discussion leaders will be announced later, and some of them will be chosen after the convention begins. If a greater number of members want to engage in any one of the listed discussions, further tables will be set up, but it is planned not to increase the size of the tables, but to keep them small enough for informal discussion.

The luncheon will begin at 12:15 p. m., and at 1:30 Chairman Menn will convene the meeting of the whole, at which time Chairman Stults will deliver the report of the finance committee, and appointment of the resolutions and nominating committees will be made.

Delegates and visitors to the convention will be given an unusual entertain-

Sees Much Litigation Under U. S. Crop Insurance Policies

Keith Rhodes Analyzes Program for Benefit of Washington Agents League

Keith Rhodes of Spokane, special agent for Home of New York, gave an explanatory and critical address on the federal crop insurance program at the meeting of the Washington Insurance Agents League in Spokane. He concluded that the program was designed to protect the wheat farmer in a district sustaining a total or practically total crop loss every few years. The northwest territory, he pointed out, does not have such losses although it does have a fluctuation from the peak yield. The variations from the 10 year average are not sufficient to sustain losses under the crop insurance policy except on rare occasions. "This policy insures the tail-end of our crops and we do not lose the tail-end in the northwest," Mr. Rhodes quoted a farmer analyst as saying.

The federal program, he said, will reduce the income of all agents in wheat producing areas and if successful, he

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ment treat. From the get-together dinner Tuesday evening in the banquet hall of the municipal auditorium they will be transported in a jiffy to a Minnesota winter scene in the arena of the same building, to witness an elaborate ice spectacle sponsored by the St. Paul Fire & Marine.

On a specially constructed ice rink a large group of internationally famous figure skaters will perform for an hour and a half. Armand Harris, chairman of the entertainment committee, has combed this country and Canada and has signed up a galaxy of ice stars under the direction of Orrin Markhus, professional of the St. Paul Figure Skating club. To the music of a specially trained orchestra the skaters in dazzling costumes will weave through intricate, swiny dance numbers. They will perform singly, in pairs and in larger groups.

The guests will have ringside seats, which will be comfortable despite their proximity to the ice rink. The St. Paul auditorium is especially constructed and equipped for entertainments of this type.

Meserole Group Company Converted from N. J. to N. Y. Firm With Title of "Jersey"

NEW YORK—Stockholders of New Jersey Insurance Co., of Jersey City, at a special meeting there approved the previous recommendation of their directors that the assets, liabilities and entire business of the company be transferred to the recently organized Jersey Insurance Co., of New York. Sanction had been given by the New York and New Jersey departments.

The Jersey will continue to operate under the same administration, pursue the same underwriting policy with the same field and office staff as that of the New Jersey. The purpose of the move is for the more convenient operation of the institution, both Pacific Fire and Bankers & Shippers, which, together with the New Jersey, compose the Meserole group, being New York corporations.

Formed in 1910 New Jersey Fire last June 30, reported capital \$1,000,000 and net surplus \$1,045,073.

C. V. Meserole is president.

The Jersey will have the same financial setup and same officers as the New Jersey.

Many Steps Involved

The transformation of the New Jersey into the Jersey required a good deal of careful preliminary work. The first step was to organize the Jersey Insurance Company of New York with \$400,000 capital and \$200,000 net surplus. The directors had been elected by the incorporators when the charter was approved. The New York department licensed the Jersey and the directors immediately elected officers.

About an hour later stockholders of the New Jersey met in Jersey City and stockholders of the Jersey met in New York to approve an agreement of consolidation of the two companies. Copies of this agreement were rushed to Albany and to Trenton to get the approval of the insurance departments of those two states.

Under the New York law, the two companies ceased to exist at the moment the consolidation was approved. Hence it became necessary to get a license for the Jersey of New York, as the new corporation which succeeded the former one of the same name that had been in existence for only a few hours.

The agreement of consolidation had

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'Keep Washington Business at Home' Drive Is Launched

Insurance Agents League In Vigorous Action at Spokane Gathering

NEW OFFICERS

President — Harry Paxton, Walla Walla.

Chairman Executive Committee and National Councillor—H. T. Anthony, Spokane.

Secretary-treasurer — O. D. Starr, Seattle.

Executive Secretary—Irwin Mesher, Seattle.

Regional Vice-presidents—west side Frank N. Bellingar, Bellingham and east side C. F. Barrows, Yakima.

New executive committeemen three year terms—C. J. Sorensen, Bellingham; A. H. Bassett, Tacoma; Carl Hebenstreit, Walla Walla; Norman Walker, Longview; C. P. Carroll, Spokane.

SPOKANE—Walter H. Bennett, secretary National Association of Insurance Agents, wound up his circuit tour of the Pacific northwest with an inspiring talk before a record attendance at the annual meeting of the Insurance Agents League of Washington. There were over 250 paid registrations, setting a new attendance mark. Mr. Bennett, the convention headliner, spoke on "Losing Your Investments." He struck a spark that caught the fancy of the convention.

Throughout the sessions there prevailed a spirit of aggressiveness, a determination to launch a vigorous drive to stem the tide of premiums going out of the state to brokers in the large centers. Mr. Bennett stimulated such thought in a talk before the Spokane Rotary Club at a luncheon the first day of the convention and Commissioner Sullivan pledged the active leadership of his department in contacting large corporations operating on a sectional or national basis in an attempt to return

(CONTINUED ON PAGE 8)

NEW BLUE GOOSE GRAND NEST OFFICERS



R. W. HUKILL, Norwood, O.
New Most Loyal Grand Gander



C. J. MALCOLM, Toronto
Grand Guardian



H. A. REYNOLDS, Denver
Grand Keeper

R. W. Hukill, Fireman's Fund, was advanced to most loyal grand gander of the Blue Goose at the grand nest convention in Los Angeles. H. A. Reynolds,

Home of N. Y., was elected as the new member (grand keeper) in the grand nest hierarchy, and thus in the normal course will become most loyal

grand gander in 1942. C. J. Malcolm of Aetna Fire moved ahead at Los Angeles from the post of grand keeper to grand guardian.

Wyoming Agents Program for Annual Meeting

L. B. Potter Will Preside Over the Gathering to Be Held at Casper

The program for the annual meeting of the Wyoming Association of Insurance Agents at Casper Sept. 9-10 is announced. L. B. Potter of Douglas is president, H. F. Farnsworth, Riverton, secretary, and Fred C. Hank, Thermopolis, vice-president. Cecil Bon, Casper, is chairman executive committee, and C. V. Davis, Sheridan, national councillor. The general arrangements committee consists of Mr. Bon, chairman, G. B. Nelson, L. E. Barley, A. E. Tweed and Clarence Brock, all of Casper. The program is:

Friday, Sept. 9

Registration desk opens in Townsend Hotel lobby.

Call to order, L. B. Potter, president, Douglas.

Welcome to Casper, by J. Frank Cowan, mayor.

Response to Welcome, by I. W. Dinsmore, Rawlins.

Address, C. V. Davis, Sheridan, Wyoming national councillor.

Greetings from field men, Howard A. Reynolds, Home of New York, president Mountain Field Club.

Address, Rand M. Hill, Denver, manager Fire Companies Adjustment Bureau, "Mistakes of Local Agents."

"The Inter-Relationship of Insurance Interests," by Henry F. Evans, Denver.

Address, Arthur J. Ham, Wyoming commissioner.

Address, Walter J. Kulp, manager Mountain States Inspection Bureau, "Drifting."

"The Crossroads," by William Quaid, New York, vice-president Home.

At noon visiting ladies will meet Casper ladies in lobby of Townsend Hotel. Visiting ladies will lunch at Casper Country Club with entertainment following.

Afternoon Session

Closed session, members only.

Reading minutes and annual report by H. F. Farnsworth, Riverton, secretary-treasurer.

Appointment of committees.

Report of committee chairmen.

Round table discussion.

6:30 p. m.—Banquet, Crystal Room, Gladstone Hotel, T. C. Spears, president Casper Fire Insurance Agents' Association, toastmaster.

Saturday, Sept. 10

Closed session, members only.

Report of committees.

Resolutions.

Nominations and election of officers.

Open discussion.

10 a. m.—Ladies meet at Townsend Hotel for sightseeing tour about the city after which a luncheon will be served at Henning Hotel.

1:30 p. m.—Open session.

President's address, L. B. Potter, Douglas.

Address, J. C. Burt, chairman agents' advisory committee, Mountain Field Club.

Introduction of new officers.

Dick Made General Agent

Gilbert Kingan, manager of the London & Lancashire, has announced the appointment of Hugh F. Dick as general agent for the entire group in South Carolina, and the Standard Marine in North Carolina. Mr. Dick is a native of South Carolina and is well known in that territory. His early experience was with the Georgia Inspection & Rating Bureau at Atlanta, and for the past 13 years he has served as special agent for the Commercial Union in North Carolina and South Carolina. The headquarters of the General agency will be located at 614-615 Commercial Bank Building, Charlotte, N. C.

Harold Warner, United States manager of the Royal-Liverpool groups, returned to New York Tuesday on the "Aquitania" after a six weeks' business and pleasure trip to England.

NEWS OF FIELD MEN

Great American Changes

Numerous Promotions and Transfers Are Announced in the Western Department Field Organization

The western department of Great American announces the following field changes effective Sept. 1:

Eugene F. McAdow, who has been field superintendent for several years, with supervision over St. Louis and a portion of Illinois, will be promoted to the position of agency superintendent, with headquarters in the western department at Chicago.

A service office is being established for Detroit and Wayne county at 625 Shelby street, Detroit, with Raymond Waldron as manager. Mr. Waldron will be assisted by Field Representatives E. F. Richards and T. A. Ryan.

A service office is being established at 835 Pierce building, St. Louis, A. R. Marks, manager. For several years Mr. Marks has been state agent in Illinois.

A service office is being established at Cleveland, 744 Terminal building, Charles S. Chandler, special agent. Mr. Chandler has been special agent of the company in southern Indiana. He is a son of O. A. Chandler, agency superintendent in Chicago.

Donald D. Hobbs, special agent in northern Indiana, will succeed Mr. Chandler in southern Indiana.

Roy W. Sherburne, who has been an examiner at the Chicago office for several years, will succeed Mr. Hobbs in northern Indiana, with headquarters at Valparaiso.

The Illinois field has been rearranged and O. B. Worcester, who has been special agent in northwestern Ohio for several years, will be transferred to northern Illinois, with headquarters in Chicago.

To succeed Mr. Worcester in northwestern Ohio, W. L. Schaber, who has been in charge of the survey department in Columbus, has been appointed special agent, with headquarters at Columbus.

Leo Miller with Meserole Group in Michigan

DETROIT—Leo B. Miller, former special agent for Corroon & Reynolds, has been appointed Michigan state agent for the Meserole group, with newly established offices in the LaFayette building.

Mr. Miller is a graduate of Armour Institute in fire protection engineering (1928) and was connected with the Michigan Inspection Bureau for eight years. Two years ago he became special agent and engineer for Corroon & Reynolds here.

M. B. Yager, Indianapolis state agent for the Meserole companies, heretofore, has been traveling the Michigan field as well.

Young Leaves Firemen's

John Young, special agent of the Firemen's group in Seattle, has resigned. He has been with the company for 10 years, the past two years in Seattle covering western Washington. Prior to that he traveled northern California. He will announce a new connection shortly.

South Dakota Meetings

The meeting of the South Dakota Fire Underwriters scheduled for Sept. 6 has been postponed until Sept. 20, to be held at Huron, S. D., at the Marvin Hughitt Hotel. The Business Development meeting at Huron will be held on the 21st, and the Sioux Falls B. D. meeting Sept. 23. Wallace Rodgers, assistant manager Western Underwriters Association, expects to be in South Dakota the week of Sept. 20.

Outing of Ohio Blue Goose

Annual Gathering Is Arranged for Cincinnati Which Will Be Preceded by a Field Meeting

CINCINNATI—A high spot in the annual outing of the Ohio Blue Goose at Cincinnati, Sept. 13, will be the baseball game, the co-captains for which are Joseph Rielage, Ohio Audit Bureau, and W. M. Aris, America Fore, Cincinnati, and Wilson Lively, Agricultural, and P. R. Lorey, Central of Baltimore, Columbus. A keen rivalry between the up-state and downstate factions has developed the past two years over the game, which has become an annual classic in the Ohio pond.

The Cincinnati Fire Underwriters Association is cooperating with the Ohio pond in the outing and has donated a striking trophy, 30 inches high, for the first golf prize, which will hereafter be awarded annually. A miniature of the trophy will be given permanently to the winner. T. W. Earls, Earls-Blain Company, is in charge of golf arrangements.

The outing will be held at the Summit Hills Country Club, Covington, Ky., preceded in the morning by a meeting of the Ohio Fire Underwriters Association at Hotel Netherland Plaza.

Members of the Ohio pond will have their first opportunity to congratulate R. W. Hukill, Fireman's Fund, Norwood, who was elected most loyal grand gander at the grand nest meeting in Los Angeles. Mr. Hukill will report on the grand nest meeting and preparations will be made at the business meeting Sept. 12 for the entertainment of the grand nest, which will meet next year in Cincinnati.

L. A. Finch, Underwriters Adjusting, is general chairman in charge of arrangements for the Cincinnati meeting.

To Determine Illinois Winner

The champion golfer of the Illinois Blue Goose will be determined at a tournament in Rock Island, Ill., Sept. 22, in which will compete the winner and the runner-up from each of the four units of the Blue Goose in the state. Rock Island local agents are holding a field day Sept. 22.

Those from Chicago who will compete are: R. M. Beatty, general adjuster Western Adjustment; N. A. Young, Rhode Island; the Peoria puddle will be represented by G. L. Hubbard, Boston and Old Colony, and R. H. Gregg, Crum & Forster; the Dan T. Smith puddle will be represented by C. J. Bitzer, Fireman's Fund, Decatur, and L. J. Eppler, Firemen's, Springfield; L. F. Braman, Security of New Haven, and D. C. Putnam, National Fire, will wear the ribbon of the Blackhawk puddle of Rockford.

Raine with St. Paul Group

H. B. Raine has been appointed Indiana special agent of the St. Paul Fire & Marine group. He has been special agent of the American Surety in Indiana for 16 years and is regarded as an expert especially on bonds. In his new connection he will represent both the St. Paul Fire & Marine and the St. Paul-Mercury Indemnity.

Nelson to Corroon & Reynolds

B. G. Nelson has been appointed special agent for the Corroon & Reynolds companies in the San Joaquin and Sacramento valley and south coast territory of California, by J. P. Breeden, Pacific Coast manager. He will relieve Assistant Manager Jack Christ of many of his duties in servicing agents, permitting him to devote more time to executive duties in the San Francisco office.

Mr. Nelson has been manager of a local agency at Watsonville, Cal. Pre-

viously he had been with the North America and Yorkshire in San Francisco. He also served as special agent for northern California of the Fidelity & Guaranty Fire, a position he left about five years ago to go to Watsonville.

Martin with National Union

The National Union Fire has appointed Robert W. Martin state agent, supervising Delaware, District Columbia and Maryland. Headquarters will be maintained in the Chamber of Commerce building, Baltimore. Mr. Martin entered the insurance business in 1920, serving in various territories in the eastern field as special agent for automobile, marine and fire business and the last six years supervised business in Maryland and Delaware for the America Fore.

Report on the Pearl

The Pearl Assurance as of July 1 shows assets \$18,924,605 and policyholders surplus \$8,029,975, as compared with \$17,401,245 and \$6,329,519 respectively as of Dec. 31. On May 18, the home office remitted \$1,500,000 to the United States branch. This remittance makes the amount sent by the home office to the United States branch in excess of \$8,000,000 since the latter was established. The premium reserve as of July 1 was \$9,375,918. The net premiums were \$3,797,358 for the six months. Its expense ratio was 51.7 percent. On premiums earned the loss ratio was 44 percent. The gross premiums were \$9,802,615 as compared with \$10,147,966 the first half of last year. The net premiums at that time were \$4,391,064.

Atlanta Agents Elect

ATLANTA—Rutherford L. Ellis has been elected president of the Atlanta Association of Insurance Agents. H. D. Morgan was elected vice-president and chairman of the executive committee, and Irwin Wooten reelected secretary. Following the dinner, a short business session was held at which Lon E. Sullivan, director of public safety for Georgia, spoke on highway safety in the state.

Assistant Secretary of Inter-Ocean Reinsurance



R. E. KILLIAN

Richard E. Killian has been elected assistant secretary of the Inter-Ocean Reinsurance. Mr. Killian, who started with the Inter-Ocean in March, 1935, in the underwriting department at the home office, has been in the company's New York City office since Aug. 15, 1937, but will be transferred back to Cedar Rapids about Oct. 1.

AS SEEN FROM CHICAGO

E. D. LAWSON IN DEMAND

E. D. Lawson of Chicago, western manager of the Fireman's Fund, is scheduled to conduct an inland marine symposium at two meetings of state associations of local agents. After being at the semi-annual meeting of the Western Underwriters Association at Hot Springs, Va., Oct. 4-5 he will make a quick dash across the country to Wichita, Kan., where the Kansas Association of Insurance Agents will meet Oct. 5-7. Then he is scheduled to perform in a similar way at the annual meeting of the Missouri association at St. Louis Oct. 17-18. Mr. Lawson will follow his general plan of giving brief comment on inland marine and then invite questions using those as a basis for informative discussion. He will serve as toastmaster at the Illinois agents convention at Peoria.

JOYS & GLOOMS DINNER

The annual dinner of the "Joys & Glooms," famous social organization of insurance men that grew out of the old western department of the Connecticut Fire, will be held at the LaSalle Hotel in Chicago, Oct. 25. A. R. Monroe of Indianapolis, who was formerly Indiana state agent of the Connecticut Fire, later assistant western manager of the Queen and then president of the Newark Fire, is head of this organization, he being the "Czar." The banquet this year will be memorable as some associate members will be elected. C. M. Cartwright of THE NATIONAL UNDERWRITER has been delegated to take charge of the mystic initiation ceremonial.

FEEL THE RATE REDUCTIONS

Agents and brokers in Chicago feel very keenly the constant decrease in rates and the effect thereby on their business. Rates have been reduced on all sides and the impact is now very noticeable. New business is not at hand. There is some residence building in a few of the suburbs and there are some business increases here and there. Altogether, there is a general decline in rates but the expense holds up just the same.

STEELE WITH CHILDS & WOOD

Richard W. Steele has been named life manager of the Childs & Wood agency in Chicago. Mr. Steele entered life insurance in 1921 in Chicago with the National Life of Vermont. He then became supervisor with the John Hancock Mutual Life, later returning to the National Life. For the last two years he has been with the Caperton agency of the State Mutual Life in Chicago. Mr. Steele is a C. L. U. and has been a consistent producer of a good volume of high grade business. He succeeds M. G. Tuttle who becomes southern Florida manager for the John Hancock Mutual Life. Childs & Wood is general agent for the Travelers.

VETERAN INSURANCE LAWYER DIES

Oscar A. Kropf of Paden & Kropf, Chicago insurance law firm, a veteran insurance attorney, died of pneumonia following an operation for gastric disturbances. He was 66 years of age and was born in Vienna. Coming to this country in 1877, he settled with his parents in Kansas, receiving education there and later securing his LL. B. in Northwestern University law school. Mr. Kropf's firm, organized in 1904, maintained offices in the Insurance Exchange since it was opened. Mr. Paden died ten years ago. Mr. Kropf was a

33rd degree Mason. Paden & Kropf will be continued by Clarence C. Taylor and Carl E. Rose, associates. Shortly before his death Mr. Kropf arranged to take them into the firm. The title is being changed to Kropf, Taylor & Rose. Mr. Taylor has been associated with Mr. Kropf four years and Mr. Rose eight years.

GLOBE & RUTGERS VISITORS

Fred A. Hubbard, chairman of the board, and O. L. Brooks, president of the Globe & Rutgers and American Home, were in Chicago this week visiting the field men and local agents enroute to the Pacific Coast. Their program calls for stops at Omaha and Denver enroute. They will be gone for about a month.

AGENCY IN ANNUAL OUTING

Stewart, Keator, Kessberger & Lederer, Chicago class 1 agency, held its annual outing for agents, brokers and company officials at Glencoe Golf Club this week. There was a golf tournament, the prizes being awarded at dinner with Emil L. Lederer as toast-

master. This was an all day affair with lunch and dinner and the 12th annual outing the agency has held.

LUBAN GOES WITH WIESE

Alvin W. Luban, formerly investigator for the U. S. Treasury department, who has handled marine and other claims in Chicago for some time, has become associated with John D. Wiese & Co., adjusters of Chicago. He will handle investigations of various types of claims for Mr. Wiese.

H. W. CHESLEY IS GRANDFATHER

H. W. Chesley, assistant manager Western Underwriters Association, was presented with a granddaughter the other day by his daughter, Mrs. Robert Porter Kirby of Chicago. The child's name is Cynthia Leighton Kirby.

FIELD MEN AND AUGUST

Some years ago a number of companies concluded that August was a very poor month for field men to travel and hence made arrangements whereby they would take their vacations in that month and the rest of the time would remain at headquarters, clean up accumulated work, make short trips adjacent but not incur any expense in regular travel. Where there was something important or an emergency nat-

urally they would have to dispose of that. A few companies concluded that inasmuch as there were very few men traveling in August that would be the great opportunity for their special agents to beat the bushes. The companies have not had a hard and fast rule although most of them prefer their field men to take vacations in August. Some of them leave the time of vacation to the field men. As a general rule many field men are not strenuous in their August travel. They find that many agents are away, that many of the people that the agents want to see are away and during the heated season there is not a great amount of enthusiasm in making the rounds. Each company decides whether the expense justifies the returns. August has become almost a universal vacation month in many sections. Business dies down, there is not much activity and no great inducement to put on extra steam.

Demmer's Scope Enlarged

SAN FRANCISCO—John M. Demmer, manager fire and marine department Victor A. Montgomery general agency of San Francisco, is placed in charge of the agency's fire and marine division for the entire state. He will divide time between head office Los Angeles and San Francisco.

1710

FOUNDED A. D. 1710

1938



CHARACTER

The character of an institution or company is demonstrated by its acts. For more than two and one-quarter centuries the Sun, the oldest fire insurance company in the world, has shown stability, generosity and faithfulness to obligations. Its character has been tested fully and found trustworthy.

With the Sun Indemnity Company of New York, the Sun companies write practically all forms of insurance except Life.

SUN INSURANCE OFFICE, LTD.

Patriotic Insurance Co. of America
Sun Underwriters Insurance Co. of New York

Head Office: 55 Fifth Avenue, New York City
Western Dept.: 309 W. Jackson Blvd., Chicago, Ill.
Pacific Coast Dept.: Swett & Crawford, General Agents
San Francisco, Calif.

WANTED IN WISCONSIN

Experienced Fire Underwriter with protection engineering and rating training. Furnish complete application, including salary expected and references.

ADDRESS H-96, NATIONAL UNDERWRITER

Sees Much Litigation Under U. S. Crop Cover Policies

(CONTINUED FROM PAGE 5)

predicted it will be used for many other crops. The government hopes to succeed in the crop insurance field where private industry has failed because the program is based on wheat rather than on cash.

Mr. Rhodes predicted that many arguments will arise from the exception to coverage where loss in yield is caused by "failure to properly prepare the land for seeding or properly to care for the insured crop." He pointed out it is possible to bring suit for losses under this policy as with any other insurance contract.

The question comes up, according to Mr. Rhodes, whether the farmer may supplement his crop policy with regular insurance in order to secure full co-operation. The federal crop policy, he pointed out, does not contain a contribution clause, except with reference to other all-risk crop insurance and there are no such policies available. Hail and fire policies do carry a contribution clause, but since it is their intention to use this with reference to regular insurance, some change will have to be made in order to meet this situation.

Difference in Base

The principal difficulty, he said, is that under the federal policy the farm is the unit of loss and under a fire or hail policy the acre is the unit. Accordingly it is impossible now to fully protect the farmer with regular insurance in addition to crop insurance unless the farmer carries regular fire and hail coverage amounting to 100 percent of the crop value, in addition to the crop policy. That would produce double insurance, particularly on a large loss and this would create too much of a moral hazard, he said.

In the rate makeup, he said, there is no loading for acquisition or adjustment cost, supervision expenses, interest on invested capital, taxes nor any other overhead expense that private companies must pay. All expenses in connection with the purchase, transportation, handling and sale of wheat are exempted from the administration expenses of the Federal Crop Insurance Corporation. Theoretically at least the premiums are set up to pay losses only while the administration and adjustment expenses are to be borne by the general department of agriculture appropriation.

Meserole Group Company in Change to N. Y. Firm

(CONTINUED FROM PAGE 5)

been approved by the two departments: New York issued the new license and late the next day, when New Jersey received written evidence that New York had issued the new license, New Jersey took similar action.

Officials of the New Jersey had been in touch with insurance departments of other states previously and had been given assurance that no technicalities would be raised to delay the program and that there would be no hiatus during which agents would be without authority. Likewise, the agents of New Jersey had been apprised of what was intended.

The Meserole companies were prompted by a desire to get out of a hostile taxing atmosphere in New Jersey. The company now has about \$250,000 tied up awaiting the outcome of litigation with taxing authorities at Newark. The New Jersey was domiciled in Newark until it moved its head office to Jersey City.

New Company in Alaska

The Alaska General, with \$500,000 capital, has filed articles of incorporation with the territorial auditor. It will write fire business for the present and will add casualty and motor vehicle later.

'Keep Washington Business at Home' Drive

(CONTINUED FROM PAGE 5)

"Washington business to Washington agents."

Harry Paxton of Walla Walla, who was chairman of the executive committee last year, was elevated to president, succeeding H. E. Briggs of Seattle. H. T. Anthony of Spokane is the new chairman and also was elected to serve as national councillor.

Several resolutions were adopted, launching important activities on a number of fronts. The national councillors in the far-west territory were asked to begin an immediate investigation into the payment of commissions on the Grand Coulee Dam insurance and bonds, it being charged that commission was paid to out-of-state agency affiliates of some of the contractors. The resolution alleged that a direct-writing reciprocal, used by many of the contractors for compensation lines, has a subsidiary brokerage office which places lines with stock companies. The affiliate is said to have participated in commissions on insurance and bonds written in connection with the construction of the high dam at Grand Coulee.

View Cut-Rate Activities

Another resolution asked the Far-West Agents Conference to contact stock companies that are engaging in cut-rate activities. Special attention is directed to advertising in various forms which have a tendency to make the public "price conscious." The resolution charges that there is "a growing tendency on the part of some stock companies to succumb to price competition of non-stock carriers by retaliating with price appeals of their own through various advertising media." The use of billboards and direct mail, it is held, detracts from the fundamental considerations of quality and service, focusing attention on price. The Far-West Conference is asked to contact companies engaged in such activities.

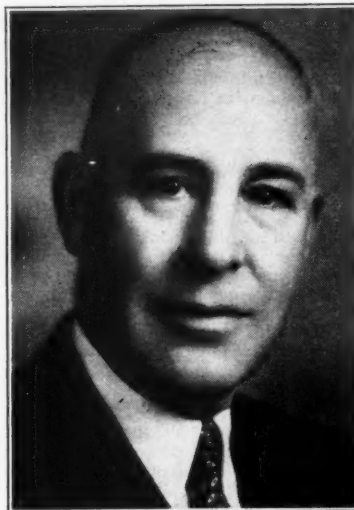
A resolution calls upon Governor Martin and the legislature to increase the budget of the insurance department to permit publication of an annual agents' license directory, and to increase the department's personnel to police code infractions and agency appointments.

Start Out With Fire

The convention began under unique and exciting conditions. A small fire broke out in one of the air vents of the Davenport Hotel shortly after the special train arrived from Seattle. A huge hook and ladder truck was at the station and after the west-side delegates had posed for a photograph, the crowd departed for the hotel. The main entrance to the hotel was blocked off and fire fighting apparatus obstructed the block. However, in an hour the lobby and the various public rooms were cleared of all smoke and the convention program was followed without a hitch.

The executive committee met at breakfast to hear reports by President Briggs and other officers.

The general session opened with the report of the administration by President Briggs. Wayne C. Meek, Seattle, chairman of the Business Development committee, followed with "The Past and Future of the Business Development Office Program in Washington." J. T. Breckon, president of the Special Agents Association of Spokane, outlined the role of the fieldman in developing the program. A. J. Peters, Issaquah, chairman of the rural agents committee, spoke on "The Value of a Rural Agents Program." He presented Anderson S. Joy, manager at Seattle for the Travelers Fire, who explained how rural agents can meet non-stock competition by analyzing the policy contracts of these carriers. Walter Bennett and officers of the league were guests of the Rotary Club at luncheon with Mr. Bennett as the speaker. In his talk "On Our Weary Way," he sounded a plea for support



HARRY PAXTON

of democratic government. Mr. Bennett said that the local agent is qualified to serve his community and that he rather than the non-stock, direct-writing carriers, should be given the opportunity to look after the insurance needs of local business men.

President Briggs' Talk

H. E. Briggs of Seattle, president of the Washington organization, in giving the report of the administration said that the association was in a sufficiently prosperous financial condition to do considerable constructive work. One of its main objectives was grouping the services that the state body could do for the benefit of the local boards and individual members. The organization, he said, had developed an excellent public relation service. Officials and members took part in fire prevention, traffic safety, accident prevention work and general civic activities.

Interest in Legislative Affairs

The president called attention to the desirability of the members taking an active interest in electing members to the legislature because there has been a movement on during the last two years to put the state further into the insurance business. The most important work, he said, to be done for the next few months will be by the legislative committee. He called attention to the fact that unqualified agents encroach on the preserves of the legitimate salesmen. There is considerable overhead writing particularly on local properties of nationwide firms and on government sponsored projects. Some of the general agencies, he said, continue to be the toughest competitors for direct business and for desirable brokerage accounts. Automobile dealers and finance companies flourish as insurance agencies. Non-admitted companies and Lloyds are reported to be getting an increasing percentage of the total premium income. The majority of company men, he said, are anxious to bring about improved conditions. There should be an effort at all times to cultivate rather than alienate company men, he said.

Rural Agents Committee Report

A. J. Peters of Issaquah, as chairman of the rural agents committee, said that the depression has made the public price conscious and agents for mutuals have much less sales resistance because of the price appeal. Very often a stock agent will take the representation of a mutual thinking that it will thus lessen the loss of his business. He said that more attention should be given to the rural agents and all assistance should

be rendered them. The mutual idea, he said, seems to have a strangle hold on both agents and public especially in the smaller towns and stock companies have not given succor that they should but are now alive to the necessity of doing something. He recommended that the facilities of the Business Development Office be used to the fullest extent. B. D. O. meetings will be resumed in the fall and he urged agents to attend and be the beneficiaries of these gatherings. The committee, he said, has undertaken to analyze policy forms of the Farmers Mutual Fire of Enumclaw, the Grange Fire, the Farmers Automobile Inter-Insurance Exchange of Los Angeles and the State Farm Automobile Mutual group of Bloomington, Ill. Literature will be prepared for distribution concerning these companies.

Should Obtain Better Rates

He said that the stock agents should work together in lowering rate classifications of towns and communities by increasing the fire defense. If fire rates are decreased the avenues for selling other forms of insurance are opened. Many agents, he said, do not know that Washington has a law providing for the creation of incorporated rural fire protection districts. At present it is deficient in that it applies only to first-class counties and does not provide for bonding the districts. The rating bureau, he said, does not hold out much promise for reduction in rates purely by the formation of such districts. Speaking of his own town he said it was in the eighth class. He promoted a movement for the formation of a fire protection district for the area outside the town limits. An additional fire truck was purchased, a deal was made with the town to house and maintain it in connection with the town truck and the volunteer fire department was enlarged. The classification was reduced to seven.

Man Power and B. D. O. Work

The stock companies have the man power to put on an effective campaign for the solicitation of non-stock lines, J. T. Breckon, superintendent of agencies of Springfield F. & M. declared. In towns where agents are intimately acquainted and on friendly terms with business men, group solicitation of non-stock lines is recommended by stock company agents. Business men, he said, are responsive to the argument that they are fostering consumers cooperatives by insuring in participating companies.

A distinction should be made as between consumers and producers cooperatives, he said. In the final analysis producers cooperatives are operated for profit and a strenuous effort should be made to get the insurance of those producers cooperatives who are insuring in a consumers cooperative.

Leonard and Bennett Talk

Ernest M. Leonard, special agent America Fore, opened the afternoon session with "Use and Occupancy, Rents and Leasehold Insurance." Mr. Bennett viewed current trends which endanger the investment every local agent has in his business.

Keith Rhodes, special agent Home of New York, talked on "Federal Crop Insurance Program." The sound motion picture "Word Magic" was presented by the Aetna Casualty. A. O. Stuber, Seattle manager for the Massachusetts Bonding, outlined the proposed fidelity educational program to be carried on this fall by the Seattle Surety Association and the Insurance Agents League of Washington. Harry Manchester, Spokane, presented the report of the credentials committee following which R. J. Martin, Spokane, reported for the nominating committee.

At the annual banquet, attended by 350, Walter H. Bennett, William Quaid, vice-president Home of New York, and G. C. Appleton, Fresno, chairman of the Far-West Agents Conference, were presented historically significant gifts. Mr. Bennett received an Indian war club, Mr. Quaid, Indian gloves; and Mr. Appleton a wampum belt. Newly-elected

officers and guests were introduced. John Happy, Spokane local agent, was toastmaster. Entertainment and dancing concluded the evening's festivities.

At the final session Commissioner Sullivan spoke on "The Evolution of Insurance and Its Relation to Our Modern Economic Welfare and Progress." Mr. Appleton told of the aims and objectives of the Far-West Agents Conference. "A Modern Viewpoint of Insurance" was given by Mr. Quaid. He urged agents to acquaint their clients with the amount of the premium dollar that goes for commission and to explain what service is rendered in return for the commission.

Terry L. Ross presented the report of the resolutions committee. President Briggs turned over the chair to the incoming president, Harry Paxton, who promised a year of progressive action and adjourned the convention.

Following the annual golf tournament, there was a buffet dinner at the Spokane Country Club.

Agents Should Protect Their Invested Business

(CONTINUED FROM PAGE 4)

dency toward centralization in what is known as "big business." What concerns Mr. Bennett is the tendency of insurance to follow big business in the centralization scheme. These centralization ventures, he said, never explode on the business of insurance over night. They gradually crept into it under the name and style of convenience and necessity.

Typical of the centralization operations he included the Interstate Underwriters Board, the grain pool, marine insurance operations, transportation covers operating on specific locations, single state reporting forms, aviation insurance, cargo policies, interstate bonding operations, fleet rates, chain stores, farmers' unions, cooperative movements. He said it would be unfair to catalogue all such as running contrary to public interest. However, he said that the agents have long held to the theory that any practice which denies to the public their service in the territory where the property is located is not in the public interest. The premium payer, he said, is entitled to local service. When the United States started on a monumental lending program, one of the first adventures attracting the attention of the National Association of Insurance Agents was the HOLC. Finally in conjunction with a large number of insurance companies it evolved a plan which recognized the local agent in every community where one of the property loans is made. There were other federal projects in which the agents are participating but they would not be without the effort that had been made through diligent work and efficient planning in their behalf by their organization.

SPOKANE VIEWS

Registration Records Topple Large San Francisco Contingent Golf and Horseshoe Winners

Previous registration records went toppling. **Secretary T. J. Meenach** of the Spokane Insurance Association, host local board, recording 267 in attendance at the meeting of the Insurance Agents League of Washington. The Washington convention registration fee has always been \$5, which includes all entertainment functions.

* * *

There was a large contingent of **San Francisco executives** on hand. Among them were **J. L. Biglen**, associate manager New York Underwriters; **M. C. Godfrey**, assistant manager Norwich Union Group; **A. N. Lindsay**, assistant manager California-Commercial Union Group; **A. C. Posey**, assistant manager Hartford Accident; **A. T. Bailey**, manager North British fleet; and **Walter Van Orden**, assistant manager National of Hartford.

* * *

Familiar figures at several past Washington conventions, **Arthur (Merrill) Brown, Jr.**, and **James Todd** of Edward Brown & Sons at San Francisco, appeared again this year. The pair are well-known for their musical talent. Mr. Todd is an able violinist, while Merrill Brown plays a number of instruments, including the piano, equally well. They provided entertainment throughout the two-day convention.

* * *

Scores of handsome prizes were awarded **successful golfers**. **Al Kenney** of Spokane captured low gross and low net honors. **Harry Manchester** of Spokane won possession of the perpetual trophy awarded by the Special Agents Association. **Stuart C. Fiske** of Seattle captured two trophies awarded by the King County Insurance Association and the General of Seattle.

* * *

The **champion horseshoe tosser** was **Mark A. Reese** of Seeley & Co., Seattle. Not far behind him, all winning prizes,

Ohio Farmers Exhibit at Fairs

The Ohio Farmers, LeRoy, O., presented an interesting and attractive exhibit in the manufacturers' building at the Ohio State Fair at Columbus and at the Indiana State Fair at Indianapolis. The space occupied was 20 by 36 feet, enclosed by a fence. A small dwelling house in a neat grass covered yard also included a beautiful rock-ledge and rock-bordered waterfall, several lawn chairs, large electric fan and other items for the comfort of the many visitors. At intervals through the "mike" came strains of soft music and at times an invitation to stop at the exhibit. Yardsticks were given as souvenirs. **Howard Crane** and **A. C. Kindig** of the home office, who constructed the mechanical part, were in charge of the exhibit.

FIRE COMPANY STATEMENTS

(Report as of June 30, to Georgia Insurance department)

	Capital or Deposit	Assets	Surplus	Income	Disbursements
American Alliance	\$ 3,000,000	\$ 8,359,542	\$ 3,091,506	\$ 1,266,212	\$ 1,331,920
Fireman's Fund	7,500,000	38,875,974	14,079,423	8,440,055	8,584,893
Homeland	1,000,000	3,588,609	1,499,356	608,003	623,413
London & Lancashire	400,000	7,272,475	2,953,343	1,763,116	1,825,815
Massachusetts F. & M.	1,000,000	2,548,798	930,738	310,706	268,486
Merchants Fire, N. Y.	2,500,000	16,147,568	7,562,823	2,482,447	2,390,789
Northern, N. Y.	1,000,000	10,986,177	4,314,539	2,723,684	2,643,489
Travelers Fire	2,000,000	25,290,480	6,005,242	7,035,759	6,269,999

were **Al Peters** of Issaquah, **J. T. Breckon**, president of the Spokane Special Agents Association, and **D. K. Ireland** of Bellingham.

* * *

Past President **Wray Farmin** of the Idaho association and **Homer Lipps** of Lewiston, Idaho national councillor, as

well as a number of other Idaho agents, were in attendance.

Nebraska July Losses

LINCOLN, NEB.—Nebraska fire losses for July were \$222,000 as compared with \$73,000 for June and \$167,500 July of last year.

FIRE ASSOCIATION OF PHILADELPHIA

Established 1817

presents

a new and simplified work sheet for the development of Use and Occupancy insurable values together with an explanation in laymen's language of the purpose and operation of this insurance necessity.

Copies are available for those producers who would demonstrate that

**INSURANCE OF PHYSICAL VALUES IS ESSENTIAL;
INSURANCE OF BUSINESS EARNINGS IS VITAL.**

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THE RELIANCE INSURANCE COMPANY
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Old Line Stock Fire, Marine and Automobile Insurance

HANOVER

OPPORTUNITY for you to write MORE Business is what YOU desire.

OPPORTUNITY for US to help is all we ask.

Join the HANOVER FAMILY and let us work with you.

\$4,000,000 CAPITAL JAN. 1, 1938

\$9,213,048 POLICYHOLDERS' SURPLUS

\$15,527,853 ASSETS

LOSSES PAID SINCE ORGANIZATION \$87,948,381

The HANOVER FIRE INSURANCE COMPANY of New York

EDITORIAL COMMENT

Law Trade as Property Right

THE extent to which the BIRMINGHAM BAR ASSOCIATION goes in its preposterous suit against numerous adjusters and insurance companies in an endeavor to put adjusters out of business is indicated in paragraph 7 of its petition which is presented below:

"Complainant avers that the license to practice law and the privilege granted thereunder to the various members who comprise the BIRMINGHAM BAR ASSOCIATION constitutes a franchise of property rights in said attorneys-at-law, and all other persons similarly licensed to engage in the practice of law in ALABAMA; . . . that said franchise or property right is exclusive in the lawyers composing the BIRMINGHAM BAR ASSOCIATION, and those similarly licensed. . . . Said franchise is valuable . . . in that it entitles them, in exchange for the giving of legal advice, and the performance of legal services, to charge and obtain fees from their clients

and to engage in the practice and profession of the law."

This open claim to property rights, like the franchise of a street car company or of a utility company, shows how the law can be distorted by lawyers. Originally lawyers were not allowed to charge fees. Very early, however, they began to take them under cover. The original regulations of lawyers, leading to admission to the bar, were so far from being property rights that they were mere regulations in order to sort out the most crooked and disreputable and incompetent, and so protect the public. Until recent years there was never any claim that the regulation of lawyers was for anything but the protection of the public. The petition of the BIRMINGHAM lawyers indicates that it is now to be converted into a right to exploit the public, who will not be allowed to carry on their ordinary affairs without paying tribute to the lawyers.

Investment in an Agency's Expirations

SECRETARY W. H. BENNETT of the NATIONAL ASSOCIATION OF INSURANCE AGENTS on his Pacific Coast trip instead of having addresses that did not coordinate centered his talks around the general subject of "Investments." The speaker did not refer to securities, lands, buildings or chattels. He did characterize very truthfully a local agency's business as an "investment."

Credit can be given the NATIONAL ASSOCIATION OF INSURANCE AGENTS for making this investment worth while. This writer recalls the day when the value of a local agency was very uncertain and no one could tell whether after a labor of years one's expirations as property were worth anything or not. Companies in order to avenge themselves on competitors would start a rate war and wipe the business off the map, so to speak.

The NATIONAL ASSOCIATION OF INSURANCE AGENTS first achievement was to

protect the expirations of agents, make them secure and sacred. No company would dare raid an agent's business these days. If the National association has accomplished nothing else it has rendered the agent's business stable. It has given a value to his business. He can regard it just as secure as if he had purchased a mortgage, a farm or a house. It belongs to him, it is his by right and the expirations are his alone.

In his splendid talks Mr. BENNETT has emphasized the need of protecting this "investment." An agent has just as much right to build up an investment through his work as does the manufacturer, the merchant or any other business man. Therefore it deserves having bulwarks thrown around it. The point that Mr. BENNETT stressed was the need for eternal vigilance to ward off Enemies No. 1, 2, 3, 4, 5 and 6. They are lurking about.

Necessity for Adequate Reserves

MANAGER R. W. FORSYTH of the INDEMNITY OF NORTH AMERICA at San Francisco, in a talk given before the annual convention of the Oregon agents laid great stress on adequate reserves. Insurance departments that have made a very profound study of this subject find that companies that collapse are very weak in their reserves. A department examination may reveal the fact that adequate reserves are not maintained. The management of the company requests the department to give it time

to bolster its financial ballast. As time goes on, in almost all cases the company loses more and more blood. It has not the sustaining foundations to keep it stable and progressive. The companies that are "running wild" in almost all cases have very inadequate reserves.

Mr. FORSYTH made the point that while surplus is essential and unless there is sufficient amount to bear the load, trouble will ensue, yet after all the reserves constitute the very foundation and life

blood of a casualty institution. He called attention, for example, to a company that put up reserves of \$400,000 for its liability claims and yet in paying these out in less than 10 years it was found that its outlay was over \$2,000,000. Therefore, in studying the strength

of a company, as Mr. FORSYTH so ably points out, it is very necessary to compute the reserves in full that it should put up against its outstanding claims. There is nothing that keeps a company safe and sound so much as reserves that are entirely adequate.

Lessons from State Reference Books

WHEN the different state insurance directories come from the press of THE NATIONAL UNDERWRITER there is always much interesting information to be gathered from them in a general way. This compilation of these reference books is done in a very careful and efficient manner. From year to year as these directories come out, they offer those interested in a state insurance-wise an opportunity to compare the situation with that which prevailed a year or more ago. For instance, one can see the

growth of the business in a state not only by the premium income but by the number of licenses. An increase or decrease in licenses may indicate a definite trend. It may mean that companies are getting farther away from part-timers or small fry. For instance, in the new Iowa handbook, which has just come from the press, there is a definite trend upward in number of licenses, especially with the stock casualty companies. The directories therefore constitute a reliable business index.

PERSONAL SIDE OF BUSINESS

President Carl F. Sturhahn of the Russia has gone on a business trip to London and Paris.

Frank F. Wheeler, 86, local agent at Muscoda, Wis., and his wife celebrated their 60th wedding anniversary there. Mr. Wheeler is still active in his agency, drives his own car, is justice of the peace, is mentally alert and keenly interested in current affairs.

A. H. Jens, engineer with the Springfield Fire & Marine in Chicago, will be married Oct. 1 to Miss Evelyn Marie Heckendorf of Madison, Wis., an instructor in business administration at the University of Wisconsin.

F. L. Renner of New Orleans, state agent Liverpool & London & Globe, and B. R. Franklin of the Franklin Adjustment Bureau have returned from a trip to Cristobal, Havana and Costa Rica.

Payne H. Midyette of Tallahassee, Fla., member of the executive committee of the National Association of Insurance Agents and chairman of its finance committee, underwent an operation at a hospital in Atlanta and has now returned to his home where he is recuperating.

Mrs. Ray Kirk of Muskogee, Okla., and her 16-year-old son were seriously injured in an automobile wreck in which Mrs. Kirk's mother and sister were killed. Mrs. Kirk is the wife of the credit manager of the Moffatt-Duncan-Nichols Agency of Muskogee. She is suffering from a brain concussion and several bad fractures and is reported in a very serious condition. Her son, who suffered a slight brain concussion and fractures of ribs and ankle, is expected to recover.

J. Gilbert Holman, who retired as secretary of the Hanover Fire in 1929, has since spent the major part of his time abroad, mainly in Italy and Germany. At latest accounts he was in Munich, enjoying the golf links and art museums, which have a particular

appeal for him. While a junior in the western department office of the Hanover Fire years ago, Mr. Holman at the suggestion of the late C. W. Higley, long president of the company, invested his savings in stocks of the United States Gypsum, which eventually yielded him a modest fortune. When the stock reached its high mark, Mr. Holman, having "read in the stars" that a break in the market was due, disposed of all his securities and bought government bonds and hence was "sitting pretty" when the financial debacle of 1929 occurred.

Homer B. Mann, veteran member of the Mann, Barnum, Kerdolff & Welsh agency, Kansas City, is in St. Luke's hospital recovering from the effects of the heat.

R. Bryson Jones of R. B. Jones & Sons, Kansas City, and Mrs. Jones, have returned from a five-month trip to the South Seas with curios and 10,700 feet of motion picture film. Mr. Jones is an expert movie cameraman, and many of his shots from his frequent trips over the earth have been used by professional travel talkers.

F. E. Sammons, vice-president of the Hanover and Fulton Fire, has the sympathy of the fraternity in the serious illness of his wife, who has been confined to the Memorial Hospital in New York City for several months. A hard and intelligent worker, Mr. Sammons in the course of the years advanced steadily in the employ of the Hanover from office boy to senior official.

Superintendent Pink of New York and Mrs. Pink are on a vacation cruise to Puerto Rico. They expect to return Sept. 6.

H. C. Smith, who recently completed half-a-century service with the United States branch of the Norwich Union Fire, recalls that when he entered its employ in 1888, the late J. Montgomery Hare was its United States manager and the entire office force numbered 30 per-

THE NATIONAL UNDERWRITER

PUBLISHED EVERY THURSDAY

Published by THE NATIONAL UNDERWRITER CO., Chicago, Cincinnati, New York. PUBLICATION OFFICE, 175 W. Jackson Blvd., CHICAGO, Wabash 2704

EDITORIAL DEPT.: C. M. Cartwright, Managing Editor. Levering Cartwright, Ass't. Man. Editor. News Editors: F. A. Post, C. D. Spencer. Associate Editors: D. R. Schilling, J. C. O'Connor.

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CINCINNATI OFFICE—420 E. Fourth St. Tel. Parkway 2140. Louis H. Martin, Mgr.; Abner Thorp, Jr., Director Life Ins. Service Dept.; C. C. Crocker, Vice-President.

NEW YORK OFFICE—123 William St., Tel. Beekman 3-3958. Editorial Dept.—G. A. Watson and R. B. Mitchell, Assoc. Eds. Business Dept.—N. V. Paul, Vice-Pres.; J. T. Curtin, Resident Manager.

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SAN FRANCISCO OFFICE—507-S-9 Flatiron Bldg., Tel. EXbrook 3054. F. W. Bland, Res. Mgr.; Miss A. V. Bowyer, Pacific Coast Editor.

Subscription Price \$4.00 a year in United States and Canada. Edition, \$5.50 a year. Entered as Second-class Matter April 23, 1931, at Post Office at Chicago, Ill., Under Act, March 3, 1879.

sons. Following Mr. Hare, senior in the managerial chair, was his son, William Hare, who in turn was succeeded in 1921 by Hart Darlington, the present incumbent.

William Rodiek, Sr., head of William Rodiek & Co., of St. Louis, and Mrs. Rodiek have been spending some weeks at Fish Creek, Wis. Mr. Rodiek is a world traveler, has been on many trips and as the name of his recent habitat indicates he has been recently in pursuit of the funny tribe.

Edgar B. Swietz, special agent Atlas Assurance at Kansas City, Mo., was in Chicago this week for the funeral of his mother, who died in a hospital there following a major operation.

Ira D. Goss, manager of the farm and hail department of America Fore, is expected to return to Chicago shortly after Labor Day. He has been at Jachymov, Czechoslovakia, undergoing the bath treatments there, during the summer. He intends to sail from Germany Sept. 2.

John L. Mylod, assistant U. S. manager of North British & Mercantile, has been on a middle western trip. He stopped in Chicago and then went to Minneapolis, where he visited O. R. Van De Wall, Minnesota state agent, who is in a hospital because of a heart affliction. Mr. Mylod also made some visits in Missouri.

Mrs. A. C. Mitchell, of St. Paul, has completed 30 years continuous service with the St. Paul Insurance Agency, of which she has been manager for several years. She long has had the distinction of being the only woman agency manager in St. Paul. Mrs. Mitchell joined the agency soon after completing her education and advanced steadily until she was made manager. The agency is one of the largest in the city. She has taken an active interest in the affairs of the Insurance Exchange of St. Paul and is the only woman ever to serve on its executive committee.

E. B. Kempster, rating engineer of the Insurance Agency Company, St. Louis, suffered a stroke Friday, and is a patient at Barnes Hospital.

T. Lee Trimble, vice-president of the Firemen's of Newark, has been elected vice-president of the newly formed New Jersey Pitt Club, composed of New Jersey alumni of the University of Pittsburgh. Mr. Trimble managed Pittsburgh's championship 1917 and 1918 football teams.

T. W. Ozlin, Virginia corporation commissioner with supervision over insurance matters, underwent an emergency operation for appendicitis in a Richmond hospital.

A large number of insurance men attended the funeral services in Canton, O., Monday for **H. A. Staley**, 56, of the Staley Insurance Agency, who was killed by an automobile as he stepped from his car in front of his home. Mr. Staley originated the junior police traffic patrol system, now used by boards of education throughout the United States, and had long been interested in traffic safety measures. He was one of the founders and a past president of the Canton Insurance Club.

T. W. Earls, vice-president of the Earls-Blain Company, Cincinnati, shot a record breaking 63 on the Cincinnati Country Club course. He is chairman of the club's September invitational golf tournament, an important golf event. Mr. Earls is the father of a daughter, Julie Ann.

G. H. Kirchner, prominent Detroit banker and insurance man, died there, following a heart attack. He was president of the Union Guardian Trust Company and a director of the Peltier Insurance Agency. Since 1935 he has also

served as a director of the United States Fidelity & Guaranty and Fidelity & Guaranty Fire.

The annual boat trip of the **Bay City, Mich., Association of Insurance Agents** nearly ended with a catastrophe when the motor quit in the choppy waters of the bay, well out from shore.

Eight men were on board: Lawrence Hugnagel, Everett Michenar, T. Cavanaugh, Gustave Hine, James McCulloch, W. H. Wright, Robert Birchard, Harrison Plum and Gilbert Dodson, the latter the owner and pilot of the cruiser. They were rescued by fishermen.

James P. Lavelle, prominent local agent of Scranton, Pa., who served as president of the Pennsylvania Association of Insurance Agents in 1932-33, died at Clifton Springs sanitarium. He was head of the Fitzsimmons agency and was an officer of the C. G. Boland Company. Funeral services were held Tuesday morning.

Mr. Lavelle was born in Scranton in 1887 and went into the insurance business in 1903. He was connected with the Underwriters Association of the Middle Department for several years, serving as its northeastern Pennsylvania manager from 1912-17. After serving in the war he returned to Scranton and entered fire insurance field work. In 1920 he became connected with the Fitzsimmons agency, later becoming its owner.

J. L. Murphy, Jr., 45, Jacksonville, Fla., adjuster, died in a hospital there Saturday following an illness of 10 days. He was born Sept. 14, 1892, at Lexington, Ky. He located at Atlanta, went through school there and entered the insurance business. For many years he was connected with the Southern Adjustment Bureau in Atlanta, Louisville and Jacksonville. Some years ago he formed his own adjusting company. He had lived in Jacksonville for 19 years.

E. M. Gooding, 82, head of the Gooding Company at Lima, O., prominent in the community, died Sunday. He had been seriously ill for two weeks. He had resided in Lima 57 years, devoting considerable of his time before going into real estate and insurance to the retail shoe business. His two sons, Fred E. and Joseph D., were associated with him in the agency.

Secretary **A. A. Krueger** of the Millers National of Chicago, has returned to the head office after a vacation spent on the Pacific Coast. While he was in San Francisco he and Mrs. Krueger were entertained by General Agent H. M. Dinsmore.

Crum & Forster "Ads" Featured

The advertising campaign of Crum & Forster was selected for display as one of the three outstanding examples of good magazine advertising, at the annual convention of the International Association of Printing House Craftsmen in Boston. The Crum & Forster campaign is unique in the insurance advertising field. It was the only trade paper campaign selected for distinction. Its form has been of such exceptional character that wherever it has been displayed, magazines and other exhibitors have requested permission to reproduce one or more examples. The Crum & Forster account is handled by Raymond D. Parker of Cowan & Dengler.

Merritt Back from Coast Trip

NEW YORK—A. L. Merritt, United States manager of Pearl, is again at his desk in this city, having returned Monday from an extended agency trip to the Pacific Coast.

Make Good to N. Y. State Fund

NEW YORK—After they paid \$10,000 to the State Insurance Fund for confessed improper pay roll statements, Herman Gaeck and Morris Molot, painting contractors of this city, were given suspended sentences by the court.

ONE-MINUTE TALKS WITH AGENTS

No. 23

You Have a Useful Mission

DONT pussy-foot! How many insurance salesmen are apologetic over some policy or practice of the company they represent! And why?

When you approach a prospect, you are offering him a useful service that will meet his needs. You know that, because you have already sold customers the right goods before. You know the *why* of your company's standard practices.

Then, it isn't necessary to straddle any issues. Do your research work *first*. See that you are offering your prospect the line that will serve him best. Then, sell the whole bill of goods knowing in your own mind that it's *right*!

H. W. Dent
President



Eastern U. S. Dept.
116 John St.
New York, N. Y.

Western Department Service Office
208 N. Broadway, St. Louis, Mo.

GENERAL INSURANCE COMPANY of AMERICA
GENERAL CASUALTY COMPANY of AMERICA
FIRST NATIONAL INS. COMPANY of AMERICA

Mountain States Dept.
Exchange Bldg., Denver, Colorado

"CAMDEN SPELLS COOPERATION WITH A CAPITAL C"



Naturally we had some good expectations when we saw the illustration in the Advisor, but when we got the material set up and the red electric light inside of it, were we receiving nice comments from those who came into our office? Yes, and I do not mean "maybe."

Camden is a REAL Company and does not let an agent stay "high and dry" and expect applications to come rolling in because he was furnished with a pad of blank policies. No, Sir! An Agent needs cooperation and believe me Camden does spell Cooperation with a Capital C.



An agent in Battle Creek, Michigan, wrote this advertisement. (Name on request.)

CAMDEN FIRE INSURANCE ASSOCIATION
CAMDEN, N. J., U. S. A

REINSURANCE

CASUALTY

FIDELITY

SURETY

OUR SERVICE IS
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UNDERWRITERS
WHOSE REQUIREMENTS
ARE THE MOST
EXACTING

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LOS ANGELES
SAN FRANCISCO

EMPLOYERS REINSURANCE CORPORATION

E. G. TRIMBLE, President
HOWARD FLAGG, Executive Vice President

The NATIONAL UNDERWRITER

September 1, 1938

CASUALTY AND SURETY SECTION

Page Thirteen

Bar, Fighting Adjusters, Fights the People

Public Will Suffer If Law Business Monopoly Is Extended, Sawyer Argues

The controversy over the activities of lay employes is not a controversy between the bar on the one side and the corporate employers on the other. It is a contest between the bar and the people.

This assertion was made by E. W. Sawyer, assistant general counsel of Liberty Mutual, in addressing the annual meeting of the International Association of Insurance Counsel at Mackinac Island.

Lawyers, he said, in seeking to create new monopolies for themselves are not motivated by a desire to serve the public. If the efforts of the lawyers should be successful, Mr. Sawyer said, the cost of doing business would be increased, at the expense of the public.

Those businesses, such as insurance, banks, transportation companies, etc., that are hit by new legal monopolies, will take the fight to the people, Mr. Sawyer declared. "Can there be any doubt of the outcome if full publicity is given?" he asked. "It is difficult to conjure circumstances which present greater possibilities for demagogic appeal. Under the leadership of the businesses affected the people can and will frustrate all attempts to foist such plans upon them."

Forward Looking Plan

Mr. Sawyer summoned the responsible leaders in all bar associations to curb the "ill considered programs of the minority blocs," and to bring about a constructive and forward looking plan. Mr. Sawyer enumerated certain principles that should be embodied in a plan of this kind:

"Our profession must not be degraded to the level of a trade.

"The bar must not be invaded by thousands of young lawyers admitted to practice solely to adjust claims and perform clerical functions of business.

"The bar's efforts of years to create a better understanding of the profession by the public must not be undone by ill-considered activities of minority blocs.

Monopoly for the Bar

"The lawyer's license, which is primarily to protect the public against the unqualified, must not be tortured into a means of creating and extending a monopoly for the bar, contrary to the interests of the public.

"Action must not be permitted which will inevitably lead to legislation narrowing the scope of the bar's prerogatives and broadening the prerogatives of lay competitors.

"It must be recognized that the salvation of the legal profession cannot be at-

(CONTINUED ON PAGE 18)

Will Continue Study of Chicago Conditions

Chairman E. J. Schofield Exploring the Situation as to Acquisition Cost in that Area

NEW YORK—The recent visit of E. J. Schofield, chairman of the casualty and surety acquisition cost conferences, to Chicago was preliminary in character, the desire being to contact general agents and branch managers and learn the general sentiment toward business production costs. Later on, when the vacation season is over and a number of responsible men who were absent two weeks ago have returned to their offices, Mr. Schofield plans a second and more extended visit to Chicago, when he hopes to accumulate material on which tangible recommendations can be made both to the companies and to their representatives.

Approaches N. J. Problem

Meantime Mr. Schofield and his chief aid are working to bring about conditions in New Jersey akin to those effected in Pennsylvania in recent months, the operation of which has been markedly successful. His further program contemplates a survey of situations in Indiana, Michigan and several other central western states, the anticipation being that in due course the rules of the two acquisition cost associations will be religiously observed the country over.

Automobile Business Up

The Chicago general agents and managers have concentrated their thought on acquisition cost very largely as to automobile business. That is the immediate issue owing to the introduction of the safe driver reward plan, which decreases the spread to a certain extent between that paid general agents, regional agents and other producers. Undoubtedly one of the vexing issues in the consideration of acquisition cost problems is the distinction between regional agents, local agents and brokers. Then again another vexing subject is, "What is a general agent?"

Lincoln, Neb., Is No Longer Self Insurer

LINCOLN, NEB.—The city of Lincoln has ceased to be a compensation self-insurer. W. L. Day, representing Travelers, has placed a contract with the city covering all risks for a maximum premium of \$13,843 with minimum retrospective premium of 65.5 percent or \$9,956. The contract also involves reinsurance with Lloyds. The city has heretofore carried coverage only on a few self-sustaining departments, and in addition has had to pay about \$14,000 a year for the past four years on judgments against it. The payroll of 500 persons totals \$658,000 yearly.

Automobile Fatalities Are Showing Decrease

National Safety Council Gives Figures for Nine Consecutive Months on Deaths

The National Safety Council reports that for nine consecutive months starting with November of last year there has been an unbroken decrease in automobile fatalities from the corresponding months of 1936-37. The council recorded 23,510 fatalities during the period from October, 1937, through July of this year. The reduction in fatalities is 5,310.

There were 16,030 fatalities during the first seven months of this year, a reduction of 4,520 from the similar period last year and 2,740 fatalities in July as opposed to 3,740 in July last year. The council states that the country came through July 4 with 21 percent reduction in fatalities.

Wyoming had the greatest decrease, its reduction being 45 percent in fatalities from Jan. 1 to Aug. 1. Pennsylvania and Michigan came next with 39 percent. Thirty-nine states and 307 cities had traffic death records for the first seven months that surpassed or equaled their record last year. In the honor column aside from Wyoming, Pennsylvania and Michigan there is Maryland with 35 percent decrease; Massachusetts, 33; Nebraska, 31; Wisconsin, 30, and New Hampshire, 30. In the next group come New Jersey, 29; Indiana, 28; Connecticut, 26; Illinois, 24; Delaware, 24; New Mexico, 23; Tennessee, 22; Oklahoma, 22; Nevada, 21.

Cities enjoying the least number of fatalities during the seven months period under a rating based on the number of deaths annually per 100,000 population and assuming that fatalities will continue to occur at the same monthly average, are in points over 500,000 population, Milwaukee, 5.2; Boston, 9.1; St. Louis, 9.3. In cities from 250,000 to 500,000, Providence, 4.7; Dallas, 8; Louisville, 8.6. In cities from 100,000 to 250,000, New Bedford, Mass., 1.5; Utica, N. Y., 1.7, and Lowell, Mass., 1.7. In the smaller cities Evanston, Ill., Johnstown, Pa., Pittsfield, Mass., Everett, Mass., Kearney, N. J., and Oshkosh, Wis., showed no fatalities.

Jos. Futz Backs Menn for Agents President

EIGHTY FOUR, PA.—Joseph Futz, local insurance man, nationally known as top notch political leader, announced today that he would support William H. Menn of Los Angeles for president of the National Association of Insurance Agents. With this definite position of Mr. Futz being known, Mr. Menn is assured of election. Mr. Futz said, "I became intimately acquainted with Bill Menn at the great William Penn Hotel convention in Pittsburgh and I then informed my warm personal friend, Ken Bair that I would bring Bill to the front in 1938. Mr. Menn has the sheen of a gazelle, the eye of an eagle and the power of a lion. He is truly the man of the hour."

Announce Program for White Sulphur Casualty Rally

Joint Gathering of Agents and Managers Sept. 19-22 Promises Much Interest

NEW YORK—Guest speakers before the joint annual convention of the International Association of Casualty & Surety Underwriters and the National Association of Casualty & Surety Agents, at White Sulphur Springs, W. Va., Sept. 19-22, will be U. S. Senator Joseph C. O'Mahoney, Wyoming, whose subject will be "A New Deal for Government and Business," and Wellington Potter, a prominent casualty agent of Rochester, who will speak on "Robinson Crusoe—and the Footprints." Informal talks will be made by Commissioners J. C. Blackall, Connecticut; C. F. J. Harrington, Massachusetts; Deputy Commissioner C. A. Gough, New Jersey; Insurance Director Ernest Palmer, Illinois; F. N. Julian, Alabama, president National Association of Insurance Commissioners, and L. H. Pink, New York, chairman executive committee commissioners association.

Round Table Discussion

According to the tentative program, the convention will open the morning of Sept. 19 with a round-table discussion by members of the agents association, President C. C. Jones presiding. The next day there will be a joint meeting of both organizations, with J. M. Haines, president International association, occupying the chair. On the 21st, another joint meeting will be held, President Jones of the agency body presiding.

The program for the 22nd calls for separate sessions by the managerial and agents associations. At the former, which will be directed by President Haines, reports will be submitted by D. St. C. Moorhead, chairman committee on registrations; Secretary-Treasurer F. Robertson Jones, F. J. Parry, chairman audit committee, and E. S. Fallow, chairman committee on blanks. Later the report of the committees on resolutions and nominations will be submitted followed by election of officers, unfinished business and new business.

Program of Agents

The schedule for the agents' gathering the same day, President Jones presiding, includes presentation of the reports of Secretary-Treasurer C. H. Burras, J. K. Walker, chairman auditing committee, and C. A. Abrahamson, chairman executive committee, followed by general discussion of the latter report. Then there will be reports of the resolutions and nominations committees, election and consideration of unfinished business.

A program of entertainment for a part of each day has been arranged, golf being favored as the afternoon diversion,

N. Y. DEPARTMENT ANALYZES 1937 COMPENSATION TREND

NEW YORK—An analysis of the compensation experience during 1937 of companies operating in New York state was released this week by the New York department.

The countrywide experience in compensation, as well as the New York state experience, is contained in the exhibit. The results of stock companies and other types are separated. In connection with countrywide experience, a detailed breakdown of the expense ratio is set forth, divided into the elements: Investigation and adjustments; acquisition and field supervision; general administration; inspection and bureau;

taxes. The figures appear on this page.

The comparison of results of stock and other than stock companies is interesting. The nationwide loss ratio participating companies that operated in New York was 61.4, whereas the loss ratio of nonparticipating companies was 52.8. Those results are largely influenced by inclusion of the figures of the New York State Fund which had an 84.5 percent loss ratio. The expense ratio of participating companies was 20.1, whereas that of nonparticipating companies was 40.4.

So far as New York state experience is concerned, premiums earned of all

companies was \$82,036,230, losses incurred \$48,583,861, with a loss ratio of 59.2. Nonparticipating companies had premiums earned \$33,947,710, losses incurred \$19,279,880 with a loss ratio 56.8.

Participating companies had premiums earned \$48,088,520, losses incurred \$29,303,981, loss ratio 60.9.

The State Fund was the leader in New York state with premiums \$25,730,613, losses \$18,143,442. Then came Travelers with premiums \$6,364,864, losses \$3,231,107; Liberty Mutual, \$6,122,559 premiums and \$2,802,319 losses; American Mutual Liability, premiums \$4,157,551 and losses \$2,467,784; Aetna Life

and Aetna Casualty combined, premiums \$3,476,832 and losses \$1,876,189; Utica Mutual, premiums \$3,118,197 and losses \$1,720,884; Hartford Accident & Indemnity had \$2,269,784 in premiums and \$1,328,567 in losses.

In the New York state experience exhibit, the premiums of the State Fund were adjusted to an estimated manual basis. In the countrywide exhibit, the actual premiums of State Fund were used. The department estimates that its premiums averaged about 16.6 percent lower than the premiums would have been had the rating board's adjusted manual rates been employed.

(Analysis of Expenses—Percentage of Earned Premiums—)

Insurance Carrier	Premiums Earned	Losses Incurred	Loss Ratio	Expenses Incurred	Expense Ratio	Investigation and adjustment	Acquisition and field supervision	General administration	Inspection and Bureau	Taxes	Ratio of net gain from underwriting
All carriers	\$233,529,705	\$131,232,772	56.2	\$75,717,869	32.4	7.9	11.8	7.3	2.3	3.1	11.4
Non-participating	141,773,298	74,916,234	52.8	57,235,389	40.4	8.4	17.3	8.5	2.3	3.9	6.8
Participating	91,756,406	56,316,538	61.4	18,482,480	20.1	7.1	3.4	5.5	2.3	1.8	18.5

NON-PARTICIPATING INSURERS

Accident & Cas.	430	7	1.6	3,745	870.3	25.3	410.3	341.1	24.6	69.0	-771.9
Aetna Cas.	6,868,374	3,433,001	50.0	2,998,711	43.6	7.0	20.0	9.2	3.6	3.8	6.4
Aetna Life	4,060,492	1,992,446	46.9	1,483,568	36.5	9.3	13.0	10.0	1.7	2.5	16.6
American Auto.	51,685	30,342	58.7	14,965	28.9	2.2	18.3	3.8	1.4	4.2	12.3
American Employ.	1,810,475	967,691	53.4	733,290	40.5	6.1	18.3	9.2	1.4	4.5	6.1
American Fid. & Cas.	192	6	3.1	35	18.3	1.6	10.5	2.3	2.1	1.8	78.6
American Motorist	1,136,123	535,068	47.1	295,285	26.0	6.2	10.2	5.0	1.5	3.1	28.9
American Re.	683,260	154,828	22.7	225,349	33.0	...	17.7	7.1	...	7.8	44.3
American Sur.	557,762	207,759	37.3	292,988	52.5	9.3	20.1	14.2	2.1	6.8	10.2
Arex Indem.	7,247	3,675	50.7	11,844	163.4	7.5	15.2	100.1	12.3	28.2	-114.1
Associated Indem.	2,720,197	1,239,489	45.6	830,947	30.5	5.9	11.5	4.5	1.4	7.2	23.9
Bankers Indem.	1,090,743	541,034	49.6	542,498	49.7	13.8	17.1	13.4	2.4	3.0	...
Car & Gen.	176,655	436,171	40.5	185,865	42.6	6.8	20.9	8.6	1.4	4.9	16.9
Century Indem.	1,636,708	1,010,814	61.8	787,689	48.0	11.2	21.3	7.8	3.4	3.9	-9.8
Columbia Cas.	225,391	357,035	63.1	168,310	47.1	11.0	16.7	14.5	1.0	3.9	-10.2
Commercial Cas.	115,423	48,320	41.9	96,854	83.9	41.8	16.8	14.8	2.4	9.9	-25.8
Continental Cas.	3,607,488	2,002,033	55.5	1,457,771	40.4	9.9	18.5	6.5	2.6	3.1	...
Eagle Indem.	568,214	305,065	53.7	246,956	43.5	8.9	18.6	9.6	2.6	3.8	2.8
Emp. Liab.	11,509,391	7,057,423	61.3	4,568,913	39.7	7.7	17.8	8.7	1.4	4.1	-1.0
Employers Re.	570,986	310,923	54.4	129,437	22.7	2.0	12.3	4.0	2.2	2.1	22.9
Europ. Gen. Re.	35,861	8,541	23.8	11,551	32.2	9.7	18.7	1.5	...	2.2	44.0
Excess	88,274	1,805	2.0	41,476	47.0	7.5	10.6	16.8	...	12.1	51.0
Fid. & Cas.	7,671,518	4,700,842	61.3	3,342,226	43.5	8.5	19.1	7.0	3.7	5.2	-4.8
Fireman's Fund Ind.	1,603,763	835,869	52.1	699,218	43.6	9.2	18.1	9.6	2.3	4.4	4.3
First Reins.	30,229	3,790	12.5	16,572	54.8	7.6	24.5	18.0	...	4.4	32.6
Gen. Acc.	3,741,642	2,534,580	67.7	1,339,996	35.8	9.6	16.5	5.7	1.1	2.5	-3.5
General Re.	432,315	237,350	55.2	107,560	24.8	3.7	8.7	4.3	...	8.0	22.7
Glens Falls Ind.	1,381,228	732,692	53.0	619,390	44.9	9.7	20.6	10.4	2.1	5.7	...
Globe Indemnity	3,744,075	1,622,542	43.3	1,649,956	44.1	9.5	17.7	9.0	2.1	5.8	12.6
Great Am. Ind.	2,619,956	1,429,262	54.5	1,107,372	42.3	9.2	16.6	11.1	1.7	3.7	3.2
Hartford Acc.	10,456,437	4,945,906	47.3	4,239,102	40.5	8.0	16.9	8.1	3.1	4.4	12.2
Indem. of N. A.	1,546,891	831,616	53.7	695,346	44.9	11.1	17.7	9.5	2.0	4.6	1.4
Lon. Guar. & Acc.	2,779,857	1,401,826	50.4	1,167,902	42.0	8.3	17.8	10.4	1.8	3.7	7.6
Lon. & Lan. Ind.	475,896	268,388	56.4	202,001	42.4	8.4	16.1	11.9	2.3	3.7	1.2
Manufac. Cas.	600,777	268,648	44.7	221,745	36.9	9.6	9.9	7.4	4.5	5.5	18.4
Maryland Cas.	7,688,834	4,303,580	56.0	3,101,809	40.3	8.7	18.7	6.7	2.7	3.5	3.7
Mass. Bonding	2,568,501	1,611,065	62.7	1,049,560	40.9	8.4	18.1	9.7	1.8	2.9	-3.6
Met. Cas.	126,899	52,986	41.8	95,662	75.4	30.0	21.1	15.2	1.6	6.5	-17.2
National Cas.	228,177	134,910	59.1	100,652	44.1	10.7	20.3	9.6	2.1	4.2	...
New Amsterdam Cas.	3,997,473	2,327,290	58.2	1,661,067	41.6	9.1	17.3	9.6	1.4	4.2	...
New York Cas.	279,102	145,507	52.1	130,594	46.8	9.3	17.0	11.9	2.4	6.2	1.1
Norwich Union Ind.	30,587	18,546	60.6	33,526	109.6	59.8	11.0	30.8	5.4	2.6	-70.2
Occidental Ind.	495,674	255,475	51.5	195,435	39.4	8.8	15.3	9.5	1.4	4.4	9.9
Ocean Acc.	2,914,223	1,429,241	49.0	1,273,123	43.7	10.1	17.3	12.3	1.4	2.6	7.3
Peerless Cas.	849	77	9.1	1,060	124.9	...	16.0	41.0	...	67.9	-33.9
Phoenix Ind.	1,015,873	549,226	54.1	424,773	41.8	8.1	19.6	8.7	1.9	3.5	4.1
Royal Ind.	3,159,243	1,434,668	45.4	1,275,398	40.3	8.9	16.2	8.0	2.0	5.2	14.3
St. Paul-M. Ind.	584,552	297,935	51.1	258,226	38.9	6.2	17.8	9.0	1.4	4.4	16.3
Standard Acc.	5,109,875	2,645,413	51.8	1,942,752	38.0	7.3	18.5	7.4	2.0	2.8	10.2
Stan. Sur. & Cas.	1,016,282	650,396	64.0	443,322	43.6	11.4	18.2	7.9	2.5	3.6	-7.6
Sun Ind.	336,172	622,625	54.0	233,636	37.5	10.6	16.3	6.4	1.5	2.7	...
Travelers	21,654,772	10,478,520	48.4	8,291,972	38.3	7.0	16.8	8.5	2.4	3.6	13.3
United States Cas.	2,170,585	1,190,596	54.9	886,053	40.8	10.7	18.3	6.9	1.4	3.5	4.3
United States F. & G.	7,662,330	4,316,284	56.3	3,169,844	41.4	9.3	17.3	9.6	2.1	3.1	2.3
United States Guar.	163,336	91,442	56.0	56,212	34.4	5.6	11.6	11.4	2.0	3.8	9.6
Western Cas.	226,799	223,688	78.0	85,093	29.7	16.5	...	11.4	4.4	2.6	-7.7
Zurich	4,919,483	2,457,680	50.0	1,989,717	40.1	10.7	17.1	6.0	1.6	5.0	9.6

PARTICIPATING INSURERS

Amer. Mut. Liab.	21,545,372	12,650,243	58.7	4,379,049	20.3	6.1	3.0	6.3	2.4	2.5	21.0
Bakers Mut.	432,523	149,063	34.5	110,236	25.6	4.2	8.7	5.7	1.2	1.7	40.0
Butch. Mut. Cas.	961,764	296,959	30.9	293,984	30.6	7.6	10.1	7.9	1.9	3.1	38.5
Coal Merch.	338,305	179,442	53.0	35,069	10.4	6.0	7.2	...	1.2	3.1	36.6
Exch. Mut. Ind.	646,933	334,972	51.8	190,396	29.4	2.0	23.5
Hardware Mut. Cas.	2,560,868	1,279,619	50.0	799,446	31.2	6.5	13.5	7.7	1.2	3.5	18.8
Hud.-Mohawk Mut.	259,257	106,585	41.1	84,837	12.3	4.2	4.2	9.9	3.2	2.1	26.2
Interboro Mut.	1,012,740	610,842	60.3	218,170	21.5	8.8	2.6	5.3	2.1	2.7	18.2
Jamestown Mut.	1,005,362	389,410	38.7	337,393	33.6	11.5	6.9	10.5	1.8	2.8	27.7
Liberty Mut.	25,440,829	14,479,387	56.9	4,675,622	18.4	6.0	2.2	5.0	2.8	2.3	24.7
Lumb. Mut. Cas., N. Y.	1,291,325	559,523	43.3	379,431	29.4	7.7	7.0	10.2	2.1	2.4	27.3
Lumb. Mut. Cas., Ill.	8,117,664	3,778,815	46.6	2,129,954	26.2	7.1	9.4	5.3	2.6	1.9	27.2
Merch. Mut. Cas.	307,455	130,845	42.6	108,311	35.2	13.8	9.6	7.1	2.7	2.0	22.2
Mutual Cas.	71,715	49,104	68.5	21,099	29.4	7.7	6	22.3	...	3.1	2.1
New York Printers	329,088	187,706	57.0	69,638	21.2	6.8	3.5	8.9	1.3	2.9	21.8
Public Service Mut.	1,883	556	29.5	614	32.6	...	30.6
Security Mut. Cas.	1,666,145	660,407	39.6	223,284	13.4	7.2	1.6	2.9	...	1.2	...
State Insurance Fund.	21,459,331	18,143,442	84.5	3,532,139	16.5	9.0	...	4.2	2.0	...	-1.9
Utica Mutual	3,264,249	1,790,837	54.9	712,551	21.8	7.9	2.8	5.7	2.6	2.7	24.3
Utilities Mut.	1,043,593	538,781	51.6	181,257	17.4	8.4	...	4.2	2.6	2.2	31.0

†The State Fund's earned premiums for calendar year 1937 averaged about 16.6 percent lower than the premiums would have amounted to on the basis of rating board adjusted manual rates. Premiums earned during calendar year 1937 on the basis of rating board rates: \$25,730,613.

R. H. Jenkins, Hit by Bar Suit, Explains Situation

R. H. Jenkins, general agent in Los Angeles for Trinity Universal, who has been named in an action brought by the California Bar Association in municipal court of Los Angeles county on the ground that he is illegally engaging in the practice of law by seeking to collect

money under subrogation, writes THE NATIONAL UNDERWRITER, correcting certain statements that have been made in reports about this case. H. F. Harris, who is named in the action along with Mr. Jenkins, is employed directly by Trinity Universal and operates under the direction of Frank Jordan, claims manager of that company. Mr. Jenkins states. Trinity Universal rents from the R. H. Jenkins general agency one room of their suite of offices and in that room

Trinity Universal maintains its claim department, Mr. Jenkins states.

California Adjustment Association is a legal trade name used exclusively by Trinity Universal in handling their subrogation claims, Mr. Jenkins declared. Mr. Harris has never written a letter for either R. H. Jenkins or the R. H. Jenkins General Agency. Mr. Harris is the "material damage adjuster" for Trinity Universal. Neither R. H. Jenkins nor R. H. Jenkins General Agency

investigate and negotiate claims against Trinity Universal nor in any manner assist in the collection of claims Trinity Universal may have under its subrogation rights, Mr. Jenkins states.

The case has been continued until Sept. 21, when it comes up in division 7 of the municipal court of Los Angeles county.

H. E. Reed, 67, head of the William Lincoln & Co. agency, Warren, Mass., for 25 years, died there.

Take Steps in N. Y. to Straighten Out Funds' Difficulties

Cullen Named Attorney to Supervise Claims Which Bring Serious Problems

NEW YORK—John M. Cullen, for eight years superintendent compensation and liability claim department, Ocean Accident, has been appointed attorney for the special funds conservation committee recently formed to cooperate with the industrial board in determining merits of claims against the second injury fund and the reopened case fund.

Creation of the committee was determined upon when financial plight of both funds was revealed through examination by the insurance department. Frequently, it was shown claims against either fund failed to receive proper attention from the carrier company originally on the risk, which argued its obligation was disposed of when payment was made an assured or his beneficiary. The result was that payments often were made by the funds on claims of questionable merit. To obviate this condition all claims henceforward will be critically scanned by Mr. Cullen, aided by a committee of underwriters representing both stock and non-stock companies, the state insurance fund and the Self-Insurers Association.

Mr. Senior will be chairman of the conservation committee, his associates being: L. B. Jones of the fund; Charles Deckelman, Travelers; W. C. Tucker, Utica Mutual, and H. D. Sayer, Association of Casualty & Surety Executives, former industrial commissioner.

Kadyk Is In London While Lloyds Case Drags Along

David J. Kadyk, Chicago, who has become closely identified with the London Lloyds controversy in Illinois through representing the British underwriters in a number of law suits is on his way to London and is expected to be away for six weeks. His visit is presumed to be in connection with the effort of 17 American casualty-surety companies to force London Lloyds to cease operating in Illinois. It also has to do with his work as a member of Lord, Bissell & Kadyk; as attorney associated with J. S. Lord, Illinois attorney-in-fact of London Lloyds, and also as secretary of the Surplus Lines Brokers Association of Illinois, which regulates the placing in London Lloyds of surplus lines written in the state.

The quo warranto suit of the 17 companies, heard in Sangamon county district court at Springfield, is resting pending the possible filing by counsel of the 17 companies of replications in the suit. The court allowed 60 days for this purpose. It is now up to the plaintiffs to disclose specifically their objections to Insurance Director Palmer licensing London Lloyds.

Tower Mutual's Fate

CINCINNATI—C. B. Drake, deputy of the Ohio department in charge of the Tower Mutual, Cincinnati, will probably recommend this week whether the company should be liquidated or rehabilitated. The department took the company over under a court order and Mr. Drake was placed in charge. Mr. Drake has a long experience with the department in the capacity of examiner and was assistant secretary of the Western & Southern Indemnity.

Group Rating Plan for Trade Association Members

California Independent Oil Producers Make Compensation Deal with Two Insurers

LOS ANGELES—The Oil Producers Agency of California, representing 300 independent oil producing companies, announces the coming into effect of its plan for compensation insurance, on a group rating plan, whereby each member company will handle its own risks, and at the same time secure the benefit of the group rating.

The companies that will write the lines are Pacific Employers, and Limited Mutual Compensation. Pacific Agencies, Inc., is the broker.

Each oil company, as its present policies expire, has the privilege of coming into the new set up.

Recently the agency, after winning a recommendation for a 50 percent reduction in premiums on completion bonds required by the state, from the California acquisition cost conferences, received authority for a 20 percent reduction, by the Towner Rating Bureau, but is not satisfied with that result and is seeking further reductions.

It is understood that a similar arrangement for liability lines is being worked out and may be announced in a few days.

In a letter to members signed by R. M. Blodget, executive vice-president, Oil Producers Agency states that there is no price competition in insurance and rates are fixed in "conference." However, he stated that when such a "pressure group" as the Oil Producers Agency gets busy, a buyer's market is created. He stated that fire insurance rates have been reduced by some companies when they were forced into a "real competitive fight" as much as 66 2/3 percent. The loss ratio on state completion bonds has been .7 percent, he stated. Allowing for a 10 percent acquisition cost and 10 percent administrative cost, "there is an 80 percent profit out of every bond premium dollar," he wrote.

Compensation rates, he characterized as "unconscionably high."

Oil Producers Agency, he said, has sponsored safety work of one kind and another. This was done as a preliminary to making a demand for rate reduction. He expressed the belief that the compensation loss ratio in the industry does not exceed 36 percent.

He takes some digs at the companies that would not enter upon the group rating project. Mr. Blodget charged that agents were inspired to inform members of Oil Producers Agency that the plan would not work; they prevailed upon the insurance commissioner to issue a stop order "pending a study." He charged that rumors were spread that Mr. Blodget was getting a "cut" out of the premium and he charged that they cut the rates on the business, so that the group rating plan would not appear to be especially advantageous.

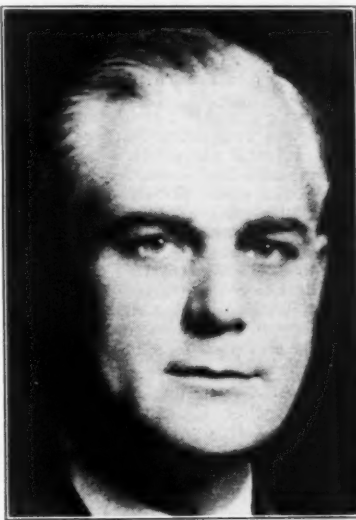
Next U. S. F. & G. School Oct. 3

The fall session of the home office school of the United States Fidelity & Guaranty in Baltimore will begin Oct. 3 and applications are now being received.

Uses 1,500 Pennies to Pay for Auto Policy

When H. M. Bakka of Roland, Ia., sold an automobile insurance policy in Zeoring, Ia., the customer brought out 1,500 pennies for the \$15 payment. Mr. Bakka feels he earned his commission on the sale counting the pennies.

President of H. & A. Conference Is Dead



A. E. FAULKNER

A. E. Faulkner, 48, president Woodmen Accident and Woodmen Central Life, and president of the Health & Accident Underwriters Conference, died Aug. 26 at his home in Lincoln, Neb. He had been ill for some time, with cirrhosis of the liver. The day before his death he spoke on a broadcast to all agencies of the company. Funeral services were held Monday in Lincoln. Harold R. Gordon, executive secretary; L. D. Cavanaugh, Federal Life, first vice-president; George R. Kendall, Washington National, and S. C. Carroll, Mutual Benefit Health & Accident, former presidents, represented the conference at the funeral.

Mr. Faulkner's early training was along engineering lines and while he had been a vice-president and director for many years of the Woodmen Accident, which was founded by his father in 1890, he had not taken an active part in the management of that company until he succeeded to the presidency on the death of his brother, E. J. Faulkner, in 1931. He has been active in the Health & Accident Underwriters Conference for a number of years, serving as second vice-president and chairman of the program committee in 1936-37, being elected chairman of the executive committee at the annual meeting in 1937 and president last June. Mr. Cavanaugh automatically becomes the head of the conference, serving until the next annual meeting.

Delegates Selected for Hartford Accident Forum

Delegates have been selected by the agents' committee to attend the Hartford Accident's production forum at White Sulphur Springs, W. Va., Oct. 3-5. Qualification was based upon the value of production ideas submitted during the first six months of the year, the past record of agencies, and the percentage of increase of various classes of business during the first six months. The delegate coming the longest distance will represent the American Factors, Ltd., general agents in Honolulu. A number of the field staff have qualified as delegates and will assist the executive officers in playing host.

The production ideas submitted and the best ideas developed at the forum will later be assembled in book form and presented to every agent. From time to time various ideas that have been submitted are released as bulletins in "The Hartford Agent."

The Employers Mutual Liability of Wausau, Wis., has been licensed in California with W. S. Coen of Los Angeles as general agent.

Insurance Counsel Association Is In Annual Session

President P. E. Reeder Reviews Year's Activities at Mackinac Meeting

MACKINAC ISLAND, MICH.—The International Association of Insurance Counsel is holding its annual meeting here this week.

P. E. Reeder of Kansas City, in his presidential address, referred to the fact that the executive committee of the Insurance Counsel Association decided to apply for membership in behalf of the association in the house of delegates of the American Bar Association. The credentials committee of the A. B. A., however, took adverse action on the application on the theory that the Insurance Counsel Association was an international organization and because the committee was opposed to increasing the size of the house of delegates. Mr. Reeder said he has been advised that the report of the credentials committee was approved by the house of delegates.

The Insurance Counsel Association, Mr. Reeder said, collaborated with other insurance groups and lawyers in seeking to arrive at an understanding of the proper sphere of activities of lay adjusters.

The special committee on law lists of the American Bar Association demanded that the Insurance Counsel Association submit to investigation and complete certain forms on the theory that the association is in fact a "law list." The bar association persisted in its efforts in this direction until Mr. Reeder had a conference with one of the bar association leaders after which the bar association committee agreed to cease its efforts along that line. Mr. Reeder expressed the belief that the action of the bar association committee had been inspired by "someone very unfriendly to this organization."

Mr. Reeder called upon members to be alert to aid and protect the insurance business, especially now that a federal investigation is threatened. He referred to recent articles by Washington columnists, indicating that the SEC investigation of insurance companies is to be something of a smear campaign. "The apparent reason for this proposed investigation, as disclosed by the articles in question," he said, "is that a great portion of the money, or wealth, of our land is now controlled by life insurance companies. The mere mention of such contemplated action spells danger. The money of life insurance companies is everybody's money. Think what it will mean to the millions of widows and children if anything is done to weaken the financial structure of our life companies. If such a movement is started against the life companies, it will undoubtedly spread to all other lines of insurance with the most disastrous effect to our economic structure."

Address of W. E. Benoy

Wilbur E. Benoy of Columbus, O., gave a paper on "Recent Developments in Federal Decisions Affecting the Insurance Practitioner." He dwelt upon the now famous decision of the United States Supreme Court in Erie Railroad vs. Tompkins and the subsequent case of Rosenthal vs. New York Life. These decisions, according to Mr. Benoy, constitute a determination by the supreme court, not only in cases involving tort, but in cases involving equity and contract, that applicable state decisions shall be applied.

So far as life insurance law is concerned (CONTINUED ON PAGE 22)

World Series Tickets to Supplee Contest Winners

PITTSBURGH—A. C. Supplee, Pittsburgh manager of the United States Fidelity & Guaranty, is conducting a sales contest Aug. 15-Sept. 30, based on the possibility that the Pittsburgh Pirates (National League) or the Cleveland Indians (American League) may win the pennant in their respective baseball races.

Five Divisions Set Up

The leading producers of new fidelity, surety and burglary business in the five divisions set up in the Pittsburgh territory, covering western Pennsylvania, Ohio and West Virginia, will receive tickets to the world series. In case the two teams in this territory do not realize the hopes of their supporters, tickets to major football contests will be substituted for the world series tickets.

The insurance talks to service organizations, which have proved so successful, will be resumed by the U. S. F. & G. office here. Herbert Nickels of the local office will speak before the Kiwanis Club at Wellsburg, W. Va., Sept. 12; Business Men's Club, Clarion, Pa., Sept. 27, and Kiwanis Club, Everett, Pa., Oct. 31.

How Illinois Insurance Code Affects the Fleets

In Illinois the bureau casualty companies have lost considerable business through the effect of the new Illinois insurance code rather than because of the safe driver reward plan. It is true that in a number of cases passenger automobile business has drifted away to non-bureau companies that are offering more favorable rates. However, almost all companies had a number of fleets on their books where private cars were included with those used in business. That practice is eliminated through the code provisions. Much of this business has gone to companies that are able to give rate deviations for these private cars insured separately that makes the total cost about what it was before for both business and pleasure cars.

John A. Seeger, one of the founders of the Anchor Casualty of St. Paul, died the other day at the age of 85. He was chairman of the board at the time of his death. He was head of a refrigerator manufacturing concern.

C. T. Pidgeon, 75, local agent in Fort Wayne, Ind., died of heart disease.

New Hospital Plan Put Out by Continental Casualty

Provides Four-Way Optional Coverage with Varying Amounts According to Insured's Income

A new hospital plan, constructed on an entirely different basis from any of those now in use by either the hospital associations or insurance companies writing that class of business, has been put out by the Continental Casualty. The basic features of the new plan are that it provides four-way optional coverage for payment of hospital expenses, surgical operations, nurse service and medical treatment, and further recognizes that fees and charges vary with a person's income, so that options are provided under each basic coverage, varying as to the amount of indemnity and with a proportionate variance in premium.

Policies will not be issued on "individual" risks but only on a bona fide group of at least five employees (exclusive of dependent relatives) working for a common employer. Rates are made higher for women than for men, as statistics prove that female risks require more hospital and medical attention than male risks.

Benefits by Sections

Benefits under the hospital expense section commence with the first day and continue for three months for any one sickness or accident, with an unallocated allowance for payment of miscellaneous expense for operating room, anaesthesia, x-ray and ambulance. Under Plan A, hospital room expense of \$100 per month for three months (\$300 maximum) and \$15 miscellaneous expense are provided for 60 cents per month for men and 70 cents for women. Plan B increases both the coverage and the premium 50 percent and Plan C doubles both.

Surgical operations are covered under a schedule which under Plan A runs from \$5 to \$100 at a cost per month of 50 cents for men and 60 cents for women. Under Plans B and C the schedule and costs are increased in the same proportion as for the hospital expense. Indemnity will be paid even though no actual working time is lost and whether the operation is performed in a hospital, clinic, doctor's office or policyholder's own home.

The nurse service section provides reimbursement for expense of graduate nurse either in hospital or insured's own home from the first day up to three months for any one accident or sickness. Under Plan A, for \$100 monthly, the cost per month is 50 cents for men and 60 cents for women, with Plan B increased 50 percent.

The medical treatment section pays doctor bills, excluding first three medical days, whether treatment is secured at home, the doctor's office or in a hospital, up to 50 visits. Insured does not have to be confined to his home, so long as he is unable to work. For Plan A, providing for \$2 per call and \$6 non-disabling benefit, the cost per month is 60 cents for men and 70 cents for women, with Plan B up 50 percent.

Coverage may be secured for dependents, including children of 6 years and older, under the first three sections, but the medical treatment coverage may be purchased only in combination with at least one of the other three parts of the plan. Those three may be purchased separately or in any combination desired. Nervous or mental disorders and quarantinable diseases are covered but pregnancy and childbirth are not.

Home Indemnity New Policy

NEW YORK—To place within reach of the average home owner a policy "which will give the maximum coverage for the price," Home Indemnity has de-

veloped its "home burglary, robbery, theft and larceny contract" within reach of every householder whose possessions are of modest value. The policy, subject to its terms, extends blanket coverage up to a maximum limit of \$500 on all contents of the home without exception. The insurance is not divided, there are no conditions of a special nature difficult to understand, and limitation of coverage on certain possessions is entirely eliminated.

The company desires to restrict sale of this policy to those whose net worth is less than \$15,000. Personal holdup may be added for a slight extra cost. It will be pushed as a companion cover to residence fire insurance in the Home group.

N. Y. Truck Insurance Hearing

Discussion of the minimum limits of public liability cargo insurance that should be imposed upon truckmen under the New York motor carrier act that was passed last winter featured the hearing conducted in Albany by the public service commission.

Several insurance spokesmen were heard. The commission reserved decision, but there was rather general agreement that the proper limit should be \$5,000/\$10,000 for bodily injury and \$1,000 for cargo.

B. C. Baroch, Inland Marine Underwriters Association, favored the \$1,000 figure for cargo coverage.

J. J. Glennon, National Bureau of Casualty & Surety Underwriters, recommended that the commission draw up rules similar to those of the bureau of motor carriers of the Interstate Commerce Commission. He suggested that a certificate rather than the policy itself be filed with the commission.

J. A. Henry, Utica Mutual, warned against the adoption of rules that would impose onerous burdens upon the truck industry.

H. B. Church, president of Service Mutual of Boston, also warned against making the rules too drastic.

Sterne to Los Angeles

LOS ANGELES—Tom C. Sterne has been appointed city representative for the Los Angeles metropolitan area by the United Pacific, coming here from Oregon where he had been in charge of the company's business. Resident Vice-president A. E. Goodwin said that this appointment gives the company three contact men in southern California.

Mr. Sterne has been with United Pacific since 1930, and for the last four years in charge of Oregon. Previous to associating with the United Pacific Mr. Sterne was for five years with the American Surety Co., in charge of offices in Seattle and Oklahoma City.

Pink to Address U.S.F. & G.

Superintendent Pink and Acting Deputy Superintendent Jamison will address the meeting of agents of the Syracuse office of U. S. F. & G. at Bolton Landing, N. Y., Sept. 8-10.

The George W. Senn agency of the Hartford Accident, Toledo, O., will receive a bronze plaque for its outstanding record in production, low cost ratio and method of handling business in the first half of this year.



GOING OUR WAY?

Year in and year out, anyway you look at it, Ohio Casualty agents keep traveling along the highway of more volume, increased profits.

The reasons are simple. First, they have the advantage of writing lines which afford the adequate protection their clients demand. Second, they receive the grade-A kind of claims service that causes policyholders to insist upon Ohio Casualty renewals. Third, they enjoy the rewards of liberal commissions for their efforts.

Going our way? An Ohio Casualty connection may be what you need to make the business portion of 1938 a pleasant year to remember. If in unassigned territory, write today for full details.

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Agents Wanted BEAUTY SHOP LIABILITY INSURANCE

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Insurers and Adjusters Fight Birmingham Suit

Indignation Runs High Against Lawyers Seeking to Destroy Adjusters' Business

BIRMINGHAM, ALA.—The 20-odd insurance companies and four adjusters against whom the Birmingham Bar Association filed suit last week claiming the unlawful practice of law are preparing answers denying the allegations in full. They have 30 days in which to answer.

J. A. Simpson, attorney for several of the companies and adjusters, said inquiry had been made of the American Bar Association as to its attitude toward the Birmingham suit. He pointed out the American Bar Association in its session last July with insurance companies and representatives of the independent adjusters recognized the layman's place in the adjustment of claims. The Birmingham Bar Association seeks a declaratory judgment to the effect that the adjustment of any claim constitutes the practice of law.

Notice of the suit has been taken by the Birmingham Real Estate Board and by railroads, utilities and others who employ adjusters and it is probable that a joint protest including some of the civic bodies will be made against the inclusive nature of the bar association's suit. In some circles outright antipathy was expressed against what was termed the "greediness" of those in the law business.

Submit N. Y. State Health Cover Measure to Voters

After many weeks of deliberation, the New York state constitutional convention has now adjourned. It voted to submit the new state constitution to the people at the November elections in nine separate proposals. One of the proposals relates to the use of state money and credit for social welfare, including provision that would permit the legislature to set up a system of state health insurance.

Insurance Code Hearing

NEW YORK—While Aug. 25 was the date fixed by the joint legislative committee for the recodification of the New York insurance law within which memorandum in reference to Articles V, VI and VII would be received in order to be given consideration, Assemblyman Piper, chairman of the committee, has extended the limit to Sept. 13, so far as the casualty companies are concerned, appreciating the difficulties they encountered in getting the viewpoints of the officials because of absences through the mid-summer months.

John J. Hall Is Named

John J. Hall, director of the special service division of the National Conservation Bureau, has been named a member of the National Americanism Commission of the American Legion.

Quinn to Act as Broker

G. L. Quinn has resigned as superintendent of the agency department in the Chicago office of Employers' Liability. He intends to become a broker and develop a personal business, having his headquarters in the Employers' Liability Chicago office.

Analysis Is Made of Burglary Manual Changes

Many of the changes in the new burglary manual pages issued last week by the National Bureau of Casualty & Surety Underwriters had been previously promulgated by bulletin and had been in effect for some time. This is particularly true as regards the limiting of the total number of storekeepers' policies to three at any one location and the new residence burglary and holdup rates and territories in New York. The most important new changes were reduction in bank robbery rates in certain middle western territories and the amendment of open stock burglary rules excluding coverage on certain products.

A large number of open stock burglary classifications stipulate that certain other types of merchandise must not be carried by the assured. For example, the linen and the rayon classifications exclude silk, satin, velvet and other types of cloth. The old prescribed endorsement for these classifications provided that the coverage should be void if the assured carried any of the prohibited merchandise. The new endorsements simply provide that the insurance shall not cover the excepted goods. This change had been urged by agents and brokers for some time. The new wording is much more favorable to the assured and obviates the possibility of coverage being innocently voided.

Dairy Products Change

The reduction in open stock rates for dairy products in Illinois, Iowa, Minnesota, Nebraska, South Dakota, North Dakota and Wisconsin applies to wholesale products only and is accomplished by changing this property from trade group 3 to trade group 2, which is the classification used throughout the rest of

the country. The reduction in the states affected by this change amounts to over one-third.

The reduction in bank robbery rates in territories 3 and 4 applies only to the first \$5,000 of insurance. In territory 3 the rate is reduced from \$12 per \$1,000 to \$10 and in territory 4 from \$16 to \$12. Rates for amounts of insurance over \$5,000 remain unchanged. The states affected by this change are in the south, middle west and Pacific Coast. Banks having a working force of at least 25 persons and located in cities of at least \$100,000 population are not affected by this change, since, regardless of location, these banks take the low territory 1 rates, except banks in the state of New York, where the rates are still lower. The bank robbery situation has never been acute in large cities.

Richmond Rates Raised

Another new change is a provision for writing the church burglary and robbery policy to provide additional insurance on specified days. The change for each day on which additional insurance applies is 5 percent of the annual premium for the additional coverage. This will enable churches to protect themselves against heavy loss on Christmas, Easter and days on which special collections or revenue producing events occur.

In the residence burglary section, the only change not previously in effect is the moving of Richmond, Va., from territory 4 to territory 3, which amounts to an increase in rates of almost 50 percent. Open stock rates were also advanced in Richmond by moving that city from territory 3 to territory 2, an increase of about 10 percent.

(CONTINUED ON PAGE 23)

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BRANCH MANAGER

Outstanding non-conference automobile insurance company has opening for managership of important branch office in Middle West. Attractive salary, excellent future, all replies will be held in strictest confidence. For further information address the law firm of Hinshaw and Culbertson, One La Salle St. Building, Chicago.



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Bar, Fighting Adjusters, Fights the People

(CONTINUED FROM PAGE 13)

tained by legislation or by judicially imposed monopoly.

"We must meet lay competition through a better, faster, cheaper service than we have ever rendered and through adoption of a plan to bring together the person who needs a lawyer's services and a lawyer qualified to provide the precise service required.

"We must recognize that everything except our professional ideas and methods have changed and are constantly changing; that we and not the world are out of step.

"We must subordinate our selfish interests to the interest of the public.

"We must cease chasing devils."

No Exploitation of Public

Lawyers, in the past two years, the speaker recalled, have brought several actions against casualty companies and their salaried lay employees. These groups contend that when an insurer, in defending the assured, employs counsel either on a salary basis or otherwise, it is engaged in unauthorized practice of law and they allege that certain activities of lay employees of the companies constitute unauthorized practice of law.

No evidence, however, is offered of exploitation of the public because of these activities. The movement on the part of the lawyers, he said, is purely selfish. Accordingly, the lawyers must expect their efforts to be characterized as an effort to create a monopoly of lawyers of routine matters of commerce—"in short, a racket." If the contentions of the bar committee as stated in the Missouri case, for instance, should become general rules governing the practice of law, the cost of transaction of business would become prohibitive.

If routine matters of business must be turned over to lawyers, the means of livelihood of millions of lay employees will be jeopardized.

Minority Blocs Active

He said that most of the agitation is being conducted by minority blocs of lawyers, but if they are successful in having rules established, the majority of the bar association no longer have control. The courts must enforce the rules.

If a lay adjuster is incompetent, according to Mr. Sawyer, his employer is the principal sufferer. "Is the public interested in protecting insurance companies against the incompetence of their employees?" he asked. "Will the public benefit by having closer bargains driven with injured persons in the settlement of claims?"

He raised the question whether those lawyers who would be attracted to claims adjusting would be of a type superior to those of lay adjusters now engaged in the business. Investigations have disclosed "deplorable conditions" surrounding the activities of lawyers engaged in tort work. "Will the suggestion of the bar that the bad ethics of lay adjusters be remedied by letting lawyers do the work be taken seriously?" he asked. "Or will the public be inclined to say that the legal profession clean up its own ranks before it criticizes the ethics of others?"

Highly Specialized Work

Adjustment of claims, according to Mr. Sawyer, is a highly specialized work that does not require legal training. It is being done more efficiently by laymen than lawyers would do it. Discipline of lawyers can be effected only through disbarment, which is difficult. The insurer which permits its lay adjusters to deal unfairly with the public can be quickly disciplined through the suspension or revocation of its license.

The activities of lay employees do not constitute practice of law by the insurer which employs them. All such activities are incidental to the casualty business.

Charges Hurlled by Cline Against the Companies

Manager Associated Motor Carriers Claims Truck Rates Are Almost Confiscatory

OKLAHOMA CITY—Following a charge of racket hurled by Fred M. Cline, manager Associated Motor Carriers of Oklahoma, the Oklahoma Insurance Board has called a hearing for Sept. 12 on liability rates for truck operators. Mr. Cline charged that rates on such coverage are confiscatory and unjustified. He accused the board of "playing horse," violating promises and failing to obtain experience reports from companies for 1935-1937.

Secretary A. C. Moore of the board said that before Mr. Cline made the charge, companies had made experience filings through the Oklahoma Automobile Insurance Service Office representing 95 percent of the companies writing this type of business in the state. He said the latest company filings indicate that the board's arbitrary cut of 10 percent ordered last May was not in order and should the board comply with the carriers' suggestions 6 percent of this reduction would be rescinded, leaving the rates 4 percent lower than before the cut was made. Mr. Moore pointed out that Oklahoma ranked second to Texas for lowest rates in eight southwestern states.

A casualty company is faced with claims. The likelihood of occurrences from which claims result is the reason for the existence of the casualty business. Involved in the handling and disposition of such claims are all of the activities which the lawyers are seeking to capture.

The employee who performs an act which the insurer is legally authorized to perform is not practicing law because his act is the corporate act. The employee is not acting in a representative capacity but is the corporation. The employee, in effecting settlement, is discharging a direct obligation of his employer, even though incidentally the policyholder may also be relieved from liability.

Chasing Out Devils

The fight of lawyers against lay adjusters, Mr. Sawyer contended, is not directed toward the protection of the bar's monopoly but it is an attempt to extend the monopoly to an entirely new field—"to chase out devils in order that we may take over their work to enhance our income."

Mr. Sawyer said that abuses exist in handling claims and he proposed that each state should adopt a license law for adjusters. The license should be renewed annually and provision should be given for revocation of license for cause.

Birthday Lunch For Hamilton

Federal Life is holding a luncheon in Chicago Sept. 6 which is the 74th birthday anniversary of President Isaac Miller Hamilton.

The birthday luncheon will be one event of an all-day regional meeting for agents from northern Illinois and Indiana and southwestern Michigan.

The meeting is to introduce Federal Life's new "Streamliner" combination policies—life coverage combined with A. & H. protection, with five year benefits for total disability from either accident or sickness.

A. G. Oakley, vice-president of U. S. F. & G. at New York, has gone to Lake Placid to complete his recovery from a lengthy illness.

Mrs. Emma M. Bailev, 76, wife of Smith T. Bailev, Louisville local agent, died there following a week's illness.

CHANGES IN CASUALTY FIELD

Eason Joins U. S. Casualty

Chicago Manager of Accident & Casualty Resigns to Engage in Field Work

H. Gordon Eason has resigned as Chicago manager of Accident & Casualty to take an executive field position with United States Casualty, with headquarters in Chicago. Mr. Eason opened the Chicago office of Accident & Casualty, previously having been agency supervisor in the Chicago office of Ocean Accident. He had been with that company four years. He entered the business with Standard Accident, going through its training school and then being sent into the field with Chicago headquarters.

Mr. Eason is an experienced agency man and in his new work he will operate largely in Illinois and Indiana as well as being of service to E. L. Stephenson, resident vice-president in charge of the Chicago branch of U. S. Casualty.

Hugh Millard Chicago Head

Shifted by Accident & Casualty from Michigan-Ohio Field to Take Charge of Branch

Accident & Casualty has appointed Hugh Millard as its new Chicago manager, succeeding H. G. Eason, who has resigned. Mr. Millard arrived in Chicago this week and Assistant U. S. Manager Ogden Davidson was in the city helping Mr. Millard get started.

Mr. Millard for the past 18 months has been connected with Accident & Casualty as special agent, covering Michigan and Ohio with Detroit headquarters. Previously he was connected with Gorman & Thomas, one of the leading Detroit agencies. He got his first training with Aetna Casualty. He served for a time as head of the bond department at the home office of the old Federal Surety. He was manager of the bond department of Century Indemnity in Chicago for a time and then returned to Federal Surety as its Chicago branch manager.

Meservey Is Named Manager by Eagle Indemnity

Jerome L. Meservey has resigned from the Hartford Accident's western division office in Chicago, and has been appointed manager of the Eagle Indemnity for Illinois outside of Cook county. His headquarters are in the Royal Indemnity-Eagle Indemnity branch in the Insurance Exchange, Chicago. Mr. Meservey in his new post succeeds J. A. White, who resigned a month ago because of ill health.

Mr. Meservey is a Notre Dame graduate of 1933. He started after graduation with the Hartford Accident, being Cook county special agent for more than a year, and since then in charge of the special service department.

Michigan Agency open for General Agency lower Michigan for Casualty and Automobile connection. Suburban agents accounts would be guaranteed. Experienced Casualty and Bond personnel.

**ADDRESS H-95,
NATIONAL UNDERWRITER**

New Tennessee Arrangements

Bituminous Casualty Will Hereafter Deal With Agents Direct With Felix Fly as the State Agent

NASHVILLE—By agreement the Bituminous Casualty and the Hicks-Brady Company, general agents here, have terminated their contract for servicing policyholders in Tennessee. In the future the Bituminous will deal direct with agents and brokers writing workmen's compensation and public liability business in that area.

Felix Fly, who has the distinction of having filed the first proof of insurance when the Tennessee compensation act was passed in July, 1919, and who has handled this line of insurance for the Hicks-Brady Company since 1933, becomes state agent for the Bituminous under the new arrangement.

Mr. Fly will have offices in the Harry Nichol building in Nashville and will have as assistants J. R. Anderson, well-known in the state for industrial

and coal mining safety engineering work, and F. W. Bailey, experienced auditor who joined the Bituminous service staff after serving five years as chief clerk and manager of the Tennessee compensation bureau.

Lawlor to Establish Office

Ray L. Lawlor is resigning as claim manager of the American Casualty in Chicago to establish an independent adjusting company under his own name at Rock Island, Ill. He will also cover Davenport.

Schofield Mayflower Manager

William Schofield, who has been with a large mutual agency in Columbus, O., for ten years, has been appointed manager of the Mayflower Mutual of Columbus, and will also manage its Columbus agency.

Snyder Made Sales Manager

Byron W. Snyder of Troy, O., has been named general sales manager of the Motorists Mutual of Columbus, O.

Reese Rejoins Jones & Sons

KANSAS CITY.—T. A. Reese has resigned from the Kansas City branch

of the Employers Liability, where he has had charge of underwriting since 1934, and has rejoined R. B. Jones & Sons. He was with the Jones agency 1929-1934. He will be in charge of underwriting and an assistant to Reid Cloon.

National Surety Gets Big St. Louis Bridge Bond

BELLEVILLE, ILL.—A performance bond covering the \$5,383,109 contract of G. L. Tarlton, Inc., of St. Louis, for construction of St. Clair county's new highway bridge across the Mississippi river has been approved by the St. Clair county board of supervisors. The bond was placed through the Robert Salvage agency of East St. Louis with National Surety as the originating company. Fourteen bonding companies are participating on a co-surety basis. It is understood that Robert Salvage, who countersigned the bond as the Illinois agent, secured the line in conjunction with the Lon Harlow & Co., agency St. Louis.

Henry B. Suter, manager New Amsterdam Casualty, Little Rock, Ark., is the father of twin sons, Charles Milroy and Henry Bryson, Jr.

TEETOTAL

Teetotal. The origin of this word is ascribed to the stammering utterance of the word total by one Richard Turner, a plasterer's labourer at Preston in Lancashire. He was much given to holding forth in the Lancashire dialect at meetings of the temperance societies, and at one, in the midst of a philippic against what he called "hawf measures," he said, "I'll hev nowt to do with this moderation-botheration pledge—I'll be reet down tee-tee-total for ever and ever." "Well done, Dick!" said the chairman, "that shall be the name of our new pledge"; and the name it became, and still is.

—"Words, Facts and Phrases," Edwards.

There are no "half measures" with the Bankers Indemnity; it is totally an Agency Company.

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The Buckeye Union offers financial strength — prompt claim service — up-to-the minute sales and advertising aids—standard policies.

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THE AUTO PRICE LIST revised monthly in The Casualty Insurer is one of its many helpful features. \$1.50 per year. 175 West Jackson Blvd., Chicago.

ACCIDENT AND HEALTH

Violation of Law Clauses

Subject of A. & H. Policy Restriction Is Discussed by Kefauver at Insurance Counsel Meeting

A discussion of the so-called violation of law clauses in health and accident policies was given by Attorney E. Kefauver of Chattanooga before the meeting of the International Association of Insurance Counsel at Mackinac Island.

With a single exception, he said, the validity of the clause excluding coverage if the assured shall die as the result of acts committed by him while in the commission of some act in violation of the law is recognized by the courts.

It is essential that the insured must be actually violating the law and some courts go so far as to hold that there must be a knowing and wilful violation of the law. He expressed the belief that there would be no burden on an assured, however, to prove knowledge and as a general rule it would probably be sufficient properly to plead and prove the law in question and to show that it was being violated.

As to what constitutes law, there is some dispute. Generally speaking, he declared, the law must be either in the form of a statute or an ordinance. A violation of common law, he declared, is insufficient.

It is necessary that there be a direct causal connection between the act of violation of the law and the death of insured.

A great many of the authorities are found in the states of the deep south, he said. This is true probably because the Negro population "is especially addicted to the type of policy which customarily contains this violation of law clause." There are probably more decisions in Louisiana than in any other state, he said.

New Officers Are Announced

T. C. Brownlee Made Board Chairman Northwestern Life & Accident of Seattle; Leigh Millikin President

SEATTLE—New officers have been elected by the Northwestern Life & Accident of Seattle. T. C. Brownlee, founder of the company in 1923, and its president since that date has been made chairman of the board. Leigh Millikin succeeds him as president. Mr. Millikin is also president of the Mutual Union Life and the Mutual Union Casualty of Seattle. D. K. MacDonald becomes vice-president. He has been a member of Carter, MacDonald & Co., Seattle brokerage firm. Austin Case is the new secretary-treasurer. He is associated with Mr. MacDonald in the operation of the Mutual Union companies. The Mutual Union Life operates under the mutual laws of Washington.

Some weeks ago the Washington department made an examination of the Northwestern Life & Accident, following which it is understood that Commissioner Sullivan took the position that additional money would have to be brought into the company. The newly elected officers are said to have supplied it.

The Northwestern Life & Accident is licensed in Washington and California. In 1936 it reinsured its life business in the Occidental Life since which time it has written only accident and health. Board Chairman Brownlee contemplates making his residence in California. In addition to the officers, George C. Mattchett, A. A. Ingells and H. W. Davis are directors.

The home offices of the Mutual Union Life, Mutual Union Casualty and Mutual Union Agency Company in Seattle are now located in the home office building, East Forty-third street, and Brooklyn

Advances to Presidency of H. & A. Conference



L. D. CAVANAUGH

L. D. Cavanaugh, executive vice-president of the Federal Life, Chicago, who has been first vice-president of the Health & Accident Underwriters Conference, automatically advances to the presidency following the death of President A. E. Faulkner of the Woodmen Accident, and will continue as head of the organization until the next annual meeting.

avenue. The officers recently assumed the management of the Northwestern Life & Accident and hence additional office space was necessary. L. H. Millikin is president; E. E. Westman, vice-president; A. F. Case, secretary; C. A. Andrus, treasurer, and Jacob Dobrin, sales manager.

Revenaugh Chicago A. & H. Head for Maryland

Charles S. Revenaugh has been appointed accident and health manager in the Chicago office of Maryland Casualty. He succeeds W. H. Scott, who has resigned.

Mr. Revenaugh has been in the casualty business since 1923. In recent years he has been with Continental Casualty in the accident and health department. He was connected with the head office, traveling throughout the country, and then became head of its franchise department in Chicago. He started in the

business with the James S. Kemper companies, being first located in the Chicago office and then in Boston. He traveled for a time for Employers Mutual Liability of Wausau, Wis., with headquarters at the head office. He is a native of Columbus, O., and a graduate of Wittenberg College, Springfield, O.

Pacific Mutual Appoints L. A. Perkins in Seattle

Lloyd A. Perkins has been appointed Washington general agent for Pacific Mutual Life in the Skinner building, Seattle. He has been identified with life insurance 17 years and has served as president of the Seattle Life Underwriters Association. He went to Seattle in 1921 as field assistant for Travelers, later becoming assistant manager. He served as vice-president and secretary of the Seattle Life Managers Association and has held office in the Seattle Accident & Health Managers Club.

In 1925 he was transferred by Travelers to Tacoma to head its new branch there, but returned to Seattle in 1927 as assistant manager. He is now president of the Kiwanis Club of Seattle.

Dwight Mead, who has been long identified with Pacific Mutual in Seattle and is one of its outstanding accident and health producers, continues his affiliations, operating as the Dwight Mead agency, with offices in the Skinner building. David G. Hoefflin, formerly of the home office, becomes cashier of the Seattle agency.

New "Streamliner" Policies

A "streamliner" series of combination life and accident-health contracts has been brought out by the Federal Life, offering six combinations for standard risks, and at three different sets of premium rates, for the same amount of coverage, depending on the form of life contract used. There are also four combinations for preferred classifications. A "leader" combination for women also is announced, combining endowment at 85, either continuous premium or 20 pay, with the "leader" disability forms, in units of \$30, \$50 or \$70 monthly indemnity.

At age 35 the "streamliner" form with \$1,000/\$25 can be sold for \$29.96 on whole life plan, \$37.35 endowment at 85, and \$45.55 endowment at 85, 20 pay.

Promotion in Chattanooga

The Service Insurance Company is being promoted in Chattanooga to write ordinary, industrial, accident and health and casualty insurance. It is chartered with an authorized issue of 100,000 shares of class A "common preference" stock and 100,000 shares of "class B common stock," fully voting. Class A stock is being sold at \$10 per share of which \$5 is going to capital and \$5 to surplus, and class B is being sold at 25 cents, which is the par value. The stock is being sold in units of one share of each class.

M. L. C. Smith is the president. He

AMERICAN RE-INSURANCE CO.

Robert C. Ream, President

99 John Street New York

DECEMBER 31st, 1937

CAPITAL	\$ 2,000,000.00
Surplus	3,028,762.81
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	4,358,549.45
All Other Liabilities	1,992,463.80
TOTAL ADMITTED ASSETS	11,879,775.86

NOTE: Securities carried at \$363,743.75 in the above statement are deposited as required by law.

CASUALTY • FIDELITY • SURETY
Re-insurance

has been in the insurance business in Chattanooga for 16 years. He was Hamilton county district agent of Minnesota Mutual Life for two years. For several years he represented Commercial Casualty and wrote general insurance. He has been in the home office of Interstate Life & Accident of Chattanooga for the past five years.

Offices of Service Insurance Company are in the Temple Court building.

Frank White is chairman of the board; T. E. Black, first vice-president; C. E. Camp, second vice-president; D. L. Lewis, Jr., secretary, and Ben H. Testerman, general counsel.

Trevvett Elected President of Commercial Federation

COLORADO SPRINGS—At the annual meeting here of the International Federation of Commercial Travelers Insurance Organizations, H. E. Trevvett, Commercial Travelers Mutual Accident, Utica, N. Y., was elected president; Paul Clement, Minnesota Commercial Men's, vice-president; J. S. Whittemore, Eastern Commercial Travelers, secretary-treasurer, and R. A. Cavanaugh, Illinois Commercial Men's, chairman of the board. About 100 attended.

The Samoset Hotel, Rockland, Me., was the first choice for next year's annual meeting, with the Poland Springs Hotel, Poland, Me., as the second choice. The place and dates of the 1939 meeting will be selected by the executive committee at its meeting next January.

Commissioner Cochrane of Colorado, dean of the commissioners, having served in that capacity for 17 years, was the chief speaker. Round table discussions were held on topics of current interest.

R. E. Pratt, Omaha, treasurer and general manager of the Travelers Health Association, retiring president, presided.

Manning Aid to Piper

Bruce H. Manning of Chicago, field representative of the Massachusetts Protective and affiliated companies, well known throughout the central states, has been called to the home office of those companies as assistant to Charles O. Piper, superintendent of claims.

Mr. Manning has been in insurance work in the central west for 25 years. After some experience with the Guaranty Life of Davenport and the Bankers Accident of Des Moines, he became manager of the accident and health department of the Continental Life of St. Louis in 1922, and in 1927 secured control of the Great Northern Casualty at Chicago, later taken over by the United of that city. Since 1931 he has been with the Massachusetts Protective as field representative.

Special Pullmans for Claim Men

T. W. Hislop, Great Northern Life, Chicago, chairman of the transportation and hotel committee of the International Claim Association, is making railroad reservations for members in Chicago and those going through that city who plan to attend its annual meeting at White Sulphur Springs. At least two and possibly three special Pullmans will be reserved for the claim contingent, leaving Chicago over the Big Four at 1:45 p. m., standard time, Sept. 10. These cars will be set out at White Sulphur Springs so that the occupants can take their time there and will not have to be ready to leave when the train arrives at 6 a. m. Sunday.

Hold Tri-Agency Meeting

A tri-agency meeting of the Washington National was held at Fort Dodge, Ia., under the direction of H. E. Nevoen, Fort Dodge general agent.

Frank Steel, 53, local agent at DeQueen, Ark., since 1912, died there after being stricken in his office.

COMPANIES

Head of the National Lloyds

W. Rae Dempsey Has Been Chosen President of the Managing Attorney-in-Fact Corporation in Baltimore

W. Rae Dempsey has been elected president of the National Underwriting Corporation, which is the managing attorney-in-fact for National Lloyds of Baltimore. He is leaving the head office of the Ohio Casualty of Hamilton, O., to take his new position. He started his insurance career with the Fidelity & Deposit head office in Baltimore, later traveling throughout the country for the company. After war service he returned to that company. In 1920 he became associate manager of the United States Fidelity & Guaranty in New York State in charge of business development.

The Independence Indemnity of Philadelphia was being organized, and he went with that company, first as assistant vice-president and later vice-president. At the request of the Independence Indemnity he went to Cleveland to take the management of the Callaghan agency of that city. Then he was transferred to San Francisco as vice-president of the Independence Indemnity in charge of the Pacific Coast and mountain states. During his administration the Pacific division showed a consistent profit. While holding this position he was elected vice-president of the International Reinsurance. On liquidation of the International Reinsurance and Independence Indemnity, Mr. Dempsey became connected with the Associated Indemnity, as vice-president in charge of production and after a year at San Francisco was sent east and placed in charge of the eastern department.

Kansas Farm Bureau Now Launches an Auto Insurer

Farm Bureau Mutual of Kansas has been chartered by the farm bureau of that state to write automobile insurance. At the same time the farm bureau is discontinuing its agency contract with State Farm Mutual Automobile of Bloomington, Ill. Chairman H. O. McIntosh of the Kansas Business Development committee has requested local agents and field men to make protest concerning this new activity to the county commissioners on the ground that taxing units have subsidized the farm bureau with the understanding that it would promote agriculture. The county commissioners, according to Mr. McIntosh, are supposed to see that the tax money turned over to the farm bureau is spent for that purpose only.

Farm Bureau Mutual intends to charge a policy fee of \$10 and then will collect advance premiums every six months, selling full coverage, including \$10 deductible collision and \$2 per day loss of use in case of total theft with a limit of 35 days.

Report on the Excess

The Excess, examined by the New York department, as of Dec. 31 shows assets \$3,226,222, capital \$755,095, premium reserve \$441,123, loss reserve \$1,221,766, net surplus \$608,977. As of June 30, the surplus had increased to \$650,343. The loss reserves were \$1,211,416, the premium reserve \$368,429 and assets \$3,193,563.

Launch Compensation Casualty

Approval of the name "Compensation Casualty Company" has been granted by the California department and permit granted to sell 10,000 shares at \$15 and 600 shares "in consideration of work, efforts and services." Of this \$150,000,

ALL RISK

BLANKET

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PUBLIC LIABILITY INSURANCE

Great Lakes Casualty Company

Detroit, Michigan

Friendly Cooperation With Agents for Over Half a Century

- A record to be proud of: In this span of years The Preferred Accident has built up and maintained a progressive staff of agents throughout the country, with whom its relationship has been friendly and mutually profitable.

THE PREFERRED AGENT has the benefit of direct contact with the home office—thus giving the close personal touch so helpful in agent-company dealings.

Accident
Automobile
Burglary
Plate Glass
Liability

THE PREFERRED ACCIDENT INSURANCE COMPANY

of New York

80 MAIDEN LANE, NEW YORK

Wilfrid C. Potter, Chairman of the Board

Edwin B. Ackerman, President

\$100,000 is to be assigned to capital and \$50,000 to surplus. Verl Fry of Los Angeles is heading the organization, which will for the present confine its writings to workmen's compensation, although its corporate powers permit writing liability lines.

Employers Group Associates

BOSTON—A report of the trustees of the Employers Group Associates shows the liquidating value of the trust June 30 as \$38.81 per share, the asset value having increased the first six months of this year from \$32.71, or 6.4 percent. The recovery from March 31 exceeded 16 percent.

Dividends totaling \$161,695 were paid the first half of the year. Taking all securities at market value, the American Employers, owned by the group, had on June 30 \$2,589,369 as against \$2,059,791 Dec. 31, 1937. The surplus of the Employers Fire, also wholly owned by the group, was \$1,597,442 as compared with \$1,419,510 Dec. 31.

Allied Underwriters Examined

The Allied Underwriters of Dallas has been examined by the Texas department as of Dec. 31, showing assets \$185,425, policyholders surplus \$24,570, as compared with \$87,919 reported by the company in its own statement at the end of the year. As of July 31, the assets are given as \$251,082 and surplus to policyholders \$67,020. The examiners listed subscribers deposits as a liability while the officials did not so record it.

Licensed in Connecticut

The American Indemnity of Galveston has been licensed in Connecticut and expects to be very active in the state.

SURETY

Revised Edition Published

E. C. Lunt's "Bankers and Brokers Blanket Bonds" Appears in an Enlarged Issue, Being Modernized

NEW YORK—A revised and enlarged edition of the pamphlet on "Bankers and Brokers Blanket Bonds," by Edward C. Lunt, vice-president Great American Indemnity, has been issued by the Association of Casualty & Surety Executives. The pamphlet treats of the scope and purpose of blanket bonds; explains clearly the different insuring clauses of each, the extent and character of the exclusions, and presents much other information of high value to underwriters. The present edition, it was felt, was necessary, in view of the numerous and important changes in blanket bond forms that have taken place since the first edition of the pamphlet was issued about two years ago. Mr. Lunt has long been recognized as an authority on surety matters, and his ability to present his views logically and in Addisonian English lends an added charm to his writing.

Will Open New Business

NEW YORK—Should the plan providing for the incorporation of stock brokerage firms of this city, which is being reviewed by the governing committee of the stock exchange, be approved and adopted by any considerable number of the 670 firms now operating, it should offer a field for additional business under the brokers' blanket bond coverage, now popular with brokers and deemed a desirable line by surety writing companies.

First Pittsburgh Meet Sept. 20

The first fall meeting of the Surety Association of Pittsburgh will be held Sept. 20.

ASSOCIATIONS

Chicago Adjusters to Hear of Fight with Lawyers

Clarence W. Heyl, attorney and adjuster of Peoria, Ill., will address the first fall meeting of the Casualty Adjusters Association of Chicago, Sept. 21. He will discuss the issue that has been created by the action brought by various bar groups throughout the country against lay adjusters. Mr. Heyl gave a talk on this subject at the annual meeting of the National Association Independent Insurance Adjusters recently.

The speaker at the October meeting of the Casualty Adjusters Association will be Frank M. Parrish, general solicitor of the claims bureau Association of Casualty & Surety Executives. The annual meeting and election of officers will be held in November.

Los Angeles Adjusters Meet

LOS ANGELES—The Casualty Insurance Adjusters Association of Southern California at its regular meeting heard committee reports in which it was brought out that the California State Bar would refuse to recognize the compromise arrived at by the Cleveland meeting of the American Bar Association with representatives of insurance carriers on the bar-adjuster problem, and from the committee on forming a national organization of adjusters. This committee had received numerous inquiries about the move, and had prepared a draft of a proposed constitution and by-laws, which was presented at the meeting. The members voted to submit this to adjusters associations and claims departments of companies, with the request that they indicate their approval or disapproval of the movement and of the draft of by-laws.

PERSONALS

R. L. Demaree, adjuster of the Commercial Casualty for Mississippi and Louisiana at Jackson, Miss., was married at Little Rock, Ark., to Miss Camie Wolfe of that city.

A. J. Elbert of the Stanley Spragens agency at Cincinnati, who was on the Zurich General Liability cruise to Quebec and Bermuda, was featured in the house organ, the "Canada-Bermuda Mercury" on board the "Rotterdam." He established his right to title of "Mystic Knight of the Sea" on the casino deck when he unseated all his opponents in a spirited and colorful contest. The cruise was in charge of H. H. Fuller, deputy United States manager.

M. J. Zemek, insurance manager of the Colgate-Palmolive-Peet Company of Jersey City, is vacationing in Chicago and vicinity. He is having something of a bus man's holiday, as he is visiting some of his old insurance friends in the city. He was connected for 17 years with the Chicago office of Employers' Liability and for nearly a year was in the Chicago office of Ocean Accident. He is one of the prominent and respected insurance buyers of the country.

Frank T. Fairchild, 56, claim adjuster Flint, Mich. for the Ohio Casualty, died in a hospital there.

Name Cormany & Bird

Cormany & Bird, Milwaukee, has been appointed agent in Milwaukee county by the Standard Surety & Casualty. This office is well known, having been in business many years.

Insurance Counsel Association Is in Session

(CONTINUED FROM PAGE 15)

cerned, this new principle, he said, will have quite an effect. He pointed out that state courts are inclined to liberalize the interpretation, for instance, of permanent disability benefits. Most of the states and courts are defining the term "total disability" as a relative term and have been holding that it must be given a rational and practical construction. The federal courts, on the other hand, have regarded the disability clauses as mutual contracts and enforce them as written. In connection with double indemnity benefits, he said, the state courts have been submitting to the jury the question of whether the deceased did come to his death by reason of accidental or natural means on the strength of the presumption that one does not take his own life.

In fire insurance, he said, the difference between construction of federal and state courts, particularly in respect of warranties and conditions, is more marked than in any other branch of insurance practice.

Insurers, he declared, will have to accommodate themselves to the doctrine of the Tompkins case. They may have to increase rates here and there to make up what is taken from them by unjust and unwarranted decisions, much of which in the past have been prevented by removal to the federal court. It may even mean that the companies will have to abandon writing certain forms of insurance. The Tompkins decision, he said, means that the federal courts are turned into mere functionaries to perpetuate announcements of state courts which have failed to comprehend the extent of social security granted by the insurance business and the trust character of funds administered by insurers. Under the doctrine of the Tompkins case, uniform insurance codes and the uniform codification in the various states of the laws and decisions relating to negligence would be highly desirable but perhaps too much to be hoped for within the present or next generation.

Garrett Elected by Superintendents at Canadian Meet

(CONTINUED FROM PAGE 4)

ing clause and standardizing it was undesirable. He favored things as they are as a stimulant to competition.

Group accident and sickness insurance also received much attention. One delegate did not want too much in the way of definitions for this business at present. He declared it to be in a state of flux. It was reported that group hospital insurance coverage is now feasible for employers. Such coverage is also demanded for dependents of employees, said George S. Bere, London Life. "The companies have been examining this kind of insurance and they find it is quite a practical form of coverage," he added.

No Enthusiasm Shown

There was a difference of opinion as to whether uniform definitions can be used for accident and sickness and for life policies.

Enactment of a uniform statute for the issuance of travel accident insurance policies was recommended. At present such policies can be issued only in a few provinces.

In the open discussion on compulsory automobile insurance there did not appear to be any particular enthusiasm for this movement on the part of the superintendents. In British Columbia, however, compulsory automobile insurance is rapidly becoming a political issue.

In discussing compulsory automobile insurance, Superintendent Garrett of British Columbia said he did not know if the attorney-general of the province

intended to introduce a bill for it at the fall session of parliament. There was said to be no popular demand for it in Manitoba. It was evident from the discussion that those present did not as a body have any very concrete ideas or much information on the subject, although the insurance men, as distinguished from officials, were against it as a group. At the beginning of the conference the attorney-general of British Columbia had asked for the views of the gathering on this subject.

British Columbia, Manitoba, Ontario and Quebec were appointed a special committee to investigate the question of compulsory insurance and will submit a report in 1939.

View Supplemental Questions

The elimination of supplementary application forms for insurance on which an applicant has to answer various questions in addition to those contained in standard applications was discussed.

Automobile business has been unprofitable in Canada for several years and companies are starting to tighten up on those they will accept as risks. A. Leslie Ham, manager of the Canadian Underwriters Association, declared in support of the supplementary form. Companies can not accept every risk and the supplemental questions assist in underwriting.

W. A. Buscomb, Shaw & Begg, Toronto, said he knew of a case in which it was discovered that seven different persons, ranging in ages from 16 to 78 in age drove one insured car!

Superintendent H. D. McNairn, Ontario, asserted the standard forms gave the companies good protection and they should not abuse it. "If the companies cannot give every facility to a driver to cover himself they will be faced with government requirements to give every man a chance to be covered," he said. "In Massachusetts, for instance, a man may appeal to the state if a company refuses him coverage. The companies get unusual protection in Canada, more so than in any other country, and must accept the responsibility."

Name Marine Committee

Marine insurance received a little attention. A few were favorable to a marine insurance law. British Columbia, Quebec, Ontario and New Brunswick were appointed a committee to consider legislation similar to the British Columbia marine insurance act.

"The credit evil" was discussed at some length. It was generally held that agents are showing a tendency to delay settlements as long as they can and that this is undesirable. In one province, it was disclosed, the superintendent of insurance co-operates actively with the companies, and delinquents are apt to find themselves without a license, a proceeding which gets results, it appeared. The superintendent in question admitted he had probably exceeded his authority. A great need for an accounting system for agents, especially the little ones, was stressed by speakers and a suggested form distributed among delegates. One or two speakers declared that they did not believe some agents even carry a memo book for accounts. Consensus of opinion seemed to be that 60 days was fair, but 90 days was thought to be a little too much. One company man said his agents sign a statement to the effect that they accept moneys as a fiduciary.

Should Be Safeguard

The conference adopted the principle that there should be some safeguard where the assured is permitted to abrogate the fire policy statutory conditions.

Sections 9, 10, 12, 16 and 17 of the committee's report on licensing of agents were approved and other sections will be given further consideration. No agreement was reached regarding a resident agency law but this will be taken up at the next year's conference.

The superintendent recommended amendment to the insurance act to permit writing of additional coverages such as windstorm, hail, tornado, impact by vehicles in the fire policy itself.

POINTERS FOR LOCAL AGENTS

U. & O., Extra Expense, Rent Insurance Explained

The sale of use and occupancy, extra expense and rent insurance was discussed by E. M. Leonard, special agent America Fore group, at the convention of the Insurance League of Washington. Mr. Leonard based his remarks on the Pacific Coast forms, but many of them apply to all sections of the country.

Breaking away from technical aspects of the coverages and stressing sales angles, Mr. Leonard urged the agents to use an approach which avoids the impression of prying into the private affairs of the assured. He stated that an assured should never be asked about his profits, since insurance is based upon gross earnings and it makes no difference from a use and occupancy viewpoint whether these earnings are eaten up by fixed charges, or leave a substantial profit margin.

Suggested Approach

In approaching a prospect, Mr. Leonard suggested that the agent remind him of the importance of continuing business to his personal welfare, mentioning that he pays all his personal living expenses out of the income from his business. Then he should remind him that not only would his personal income stop in the event of a shutdown of business, but that he would have to go on paying many heavy expenses if he expected to resume business—rent, interest, salaries, taxes, depreciation, etc. The assured can then compute his exact possible loss by deducting from the income of the business such expenses as he is sure would not continue. Mr. Leonard suggested stressing the fact that many apparently discontinuable expenses would continue in case of a short shutdown—perhaps the entire normal expense.

Since the Pacific Coast "specified time" use and occupancy form permits the assured to carry coverage on a portion of a year's net earnings, the next step, according to Mr. Leonard, is to determine the assured's greatest possible shutdown. He warned his audience that many businesses do a substantial proportion of the year's business within a few months. Thus, if a department store does 50 percent of its annual business in four months and might be shutdown for four months, the 50 percent average (coinsurance) clause should be recommended, instead of the 33 1/3 percent clause and the credit in the rate taken.

May Exceed Property Loss

There are many businesses, declared Mr. Leonard, which may not suffer a heavy loss to their stock in the event of a fire, but which might suffer a long and expensive shutdown because of a fire causing relatively small damage to their stock. He also recommended including ordinary payroll in virtually every case, since otherwise the assured will surely be dissatisfied in the event of a loss.

Extra expense insurance should be distinguished from use and occupancy in that it is designed only for businesses which must continue operations regardless of damage to the premises. Such firms do not suffer any loss of income, but their expenses mount to a point which would cripple them financially if they are not insured. Extra expense insurance should not be regarded as replacing use and occupancy, but as a new premium producer, since it is intended

for risks which cannot cover themselves properly by use and occupancy.

Turning to rent insurance, Mr. Leonard told the agents that it covers loss of rents during untenability caused by fire or other insured hazard. Gross monthly income should be taken as the basis for insurance, because in many cases the loss will be partial and the assured's expenses, such as janitor service, light, heat, etc., will continue in full.

An assured should never be allowed to forget, concluded Mr. Leonard, that carrying these coverages will materially improve his credit standing. Organized credit men are becoming more and more conscious and critical of the insurance position of those seeking credit. Frequently the value of the earnings of a business will exceed the physical value of its property and the credit risk cannot be judged properly if insurance protection on this important asset is ignored.

New Changes in Burglary Manual Are Analyzed

(CONTINUED FROM PAGE 17)

The revised rates in Greater New York have been in effect since last April, although the new manual pages are published for the first time. As a result of these changes, Brooklyn now has the highest rate in the country on private and two family houses, although personal holdup rates in Atlanta are higher. Previously Brooklyn and Atlanta took the same premiums. Rates in New York county (Manhattan) were slightly decreased and rates in Queens and the Bronx are approximately the

same as before, with some increases and decreases in different classifications.

Pages dealing with the storekeepers policy have been reprinted to incorporate the changes made by bulletin some time ago. The most important of these changes is the prohibition of writing more than three policies in any one location. Endorsements for both excess and concurrent additional policies are now published in the endorsement supplement.

Rates for the safe depository liability policy are printed in the manual for the first time. No change is made from the schedule established by bulletin in 1936. An endorsement for writing this policy as excess over bankers blanket bond No. 5 revised and for covering bulky property outside of safe deposit boxes are shown in the endorsement supplement.

Another rule previously in force but printed in the manual for the first time is the application of experience rating on a number of holdup lines to risks having 10 locations and producing an annual premium of at least \$2,000. The alternative rule of applying experience rating to risks having 50 locations also remains in force.

RICHMOND AUTHORITIES SURPRISED

RICHMOND, VA.—Police authorities of Richmond were surprised to learn that the National Bureau of Casualty & Surety Underwriters has put into effect an increase of approximately 50 percent for residence burglary rates here and that this is said to be the only rate increase in the country. In the uniform crime reports of the federal bureau of investigation, Richmond is listed as having investigated 397 cases of burglary and breaking and entering the second quarter of the year, compared with 703 reported by New York, 486 by Philadelphia, and 282 by Boston. The Richmond authorities said that they had been having only the usual run of cases, most of which are merely "blotter" cases.

Captain A. S. Wright, head of the detective bureau, said all the cases are re-

ported as burglary or breaking and entering because it was the desire of the F. B. I. that they be reported that way. It is evident, he said, that New York and other cities with population much larger than that of Richmond and with comparatively many fewer cases reported, were using a different system in compiling their reports. Richmond has a population of approximately 200,000.

Amount of property listed stolen under the burglary and breaking and entering classification in Richmond for the second quarter totaled \$12,107 and of this amount approximately 70 percent was recovered.

Form Is Proposed for Cotton Cover

(CONTINUED FROM PAGE 3)

federal government and organized for the primary purpose of encouraging loans by farmers through lending agencies, such as banks or others who finance producers.

"In actual operation the farmers go to a lending agency, sign a form of approved note and deliver the warehouse receipt or ticket as collateral. In due course these lending agencies transfer this paper and cotton ticket securities to the Commodity Credit Corporation.

"In the first cotton loan program, the corporation, as holder or pledgee of the cotton under the loan, secured insurance covering fire, lightning and other hazards in various warehouses from marine companies. Under the terms of this insurance no act or neglect, oversight or fraud of the warehouseman affected the rights of the Commodity Credit Corporation and the owners of the cotton to recover from marine companies the value of the cotton at the time of loss.

"Subsequently the corporation required all authorized warehouses storing government loan cotton to procure insurance in companies licensed to do business in the state where the cotton was stored in an amount sufficient to cover such cotton to its market value against the hazard of fire and lightning and to keep such insurance in solvent companies so long as such cotton served as security for government loans.

"The greater part of all cotton loan notes comes into the possession of the Commodity Credit Corporation, and the insurance is written for purposes of convenience in the name of the warehouseman for the benefit of persons and firms holding the receipts or tickets.

"Recently, in an opinion handed down by the United States circuit court of appeals for the fifth district, an assured was denied the right of recovery for the benefit of the Commodity Credit Corporation because the warehouseman had not kept in writing a record of the actual class or grade and staple of the cotton destroyed.

"This matter was presented to the board of insurance commissioners of the state of Texas, which has approved the modified form outlined in the suggested agreement attached. This form likewise has the approval of the Southeastern Underwriters Association and doubtless will be adopted by a majority of companies operating in cotton producing states.

"Companies under group operation, if they so desire, may file one agreement for the entire group by having it signed in the name of each of the companies by an officer of each company."

Coverage of Auto Equipment

Ross Whitney of Whitney & Miller, adjusters of Chicago, writes:

"I have before me your article of Aug. 18 and note on page 25 under 'Answers,' wherein the question is asked whether equipment and spare tires or battery are covered when not attached to the car.

"The writer differs with your answer, and you might examine your policy which states under 'Coverages':

"Against direct loss or damage from the perils specifically insured against herein to the automobile herein described and the equipment usually attached thereto, only while within the limits of the United States, with certain exceptions, and Canada including while on coastwise steamers between ports within said limits."

"With this verbiage a battery which was in a battery station and was destroyed by fire is certain to be covered under the contract. Although the loaned battery which was in the assured's car, if destroyed by fire, would not be covered by that contract. We also believe that if the spare tire was left off of the car, in the garage or in a tire repair establishment it would be covered. If the tires were taken from the wheels and stored in the house and the house burned, there is no doubt that the tires would be covered and we do not believe that it makes any difference whether the tractor tire is carried on the trailer or the trailer tire carried on the tractor, it would still be covered even though one

company carried the tractor and the other the trailer. In other words, the company that covered the trailer, would, of course, care for any loss on the trailer tires or equipment and the company covering the tractor would cover for tires or equipment belonging to the tractor.

Many Batteries Paid For

"Some years ago we had a case where the tires, tubes and rims from the automobile were placed in the basement of the dwelling, the car placed on jacks inasmuch as the car was not to be driven during the winter snows and the tires were placed in the house for safekeeping, so that they would not be stolen. The house burned and although the company endeavored to deny liability they finally agreed that the tires, tubes and rims were covered and the loss was paid.

"The batteries belonging to cars burned in charging stations have been paid for in quantities.

"A spare tire, tube and wheel left in assured's garage because the locking device was broken, and where the tire, tube and wheel were stolen from the private garage, coverage was afforded, and it is our opinion that the loss either by fire or theft of items which are usually attached to the car, but are not attached but are in some proper place for safekeeping, repairs or otherwise, are covered and are contemplative of coverage under the contract."

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

Missouri Program Planned

Vernor, Bennett and Lawson Among Headliners for Agents Gathering Oct. 17-18.

ST. LOUIS.—Upwards of 600 insurance men and women from all parts of Missouri are expected to attend the annual meeting of the Missouri Association of Insurance Agents here on Oct. 17-18.

Morrison L. Clevlen of Poplar Bluff, president, and J. W. Rodger, executive secretary, St. Louis, have announced the following tentative program:

Monday, Oct. 17

10 a. m. Meeting of executive committee with L. W. Garlich, St. Joseph, chairman, presiding.

1:30 p. m. First regular session of main meeting.

Address of welcome by T. N. Dysart, president St. Louis Chamber of Commerce.

Response by Arthur F. Felker, president St. Louis Board.

Report of President Morrison L. Clevlen, Poplar Bluff, Mo.

Report of Treasurer John F. Barclay, Mexico, Mo.

Reports of various standing committees.

Address by Richard E. Vernor, Western Actuarial Bureau.

Open forum.

7 p. m. Annual dinner with Clark M. Clifford of the law firm of Lashly, Lashly & Miller, St. Louis, as toastmaster.

Address by Walter H. Bennett, secretary National Association of Insurance Agents. A floor show and dancing will follow.

Tuesday, Oct. 18

10 a. m. Second business session of main meeting.

Address by Edward D. Lawson, manager western department Fireman's Fund.

Address by W. Ernest Walker, Cape Girardeau, Mo.

Report by L. E. Bright, St. Louis, as Missouri national councillor.

Report by Dudley Giberson of Alton, Ill., special representative of the Illinois Association of Insurance Agents, on conditions in Illinois.

Report by Morton T. Jones of Kansas City, president of the Missouri Insurance Council.

Election of officers.

Open forum.

Final adjournment.

J. Gano Wright's Long Service in Insurance

CINCINNATI—J. Gano Wright, who has the longest record of service of anyone in the insurance business in Cincinnati, observed his 83rd birthday with a luncheon attended by E. G. Klick, C. C. Rothier, W. S. Heckle, G. H. Allen, state agent, Royal-Liverpool groups, and J. F. Schweer, secretary Cincinnati Fire Underwriters Association. Mr. Wright started with the old western department of the Aetna Fire at Cincinnati 68 years ago, serving under J. B. and F. C. Bennett. He was doing clerical work in the Aetna office when F. C. Bennett spoke to him one day, asking him if he would not travel some of the surrounding rural territory in a horse and buggy. Mr. Bennett being worried at the volume of farm business written by competitors. Mr. Bennett said that the Aetna Fire would buy the horse and buggy for Mr. Wright if he would accept the job. He started out the following Monday.

After serving the Aetna, Mr. Wright spent several years in the Ohio department and made the first compilation of the Ohio insurance laws. He was a roving special agent for the Phoenix of Hartford's western department at Cin-

cinnati under H. M. Magill and also traveled for the American of Philadelphia, opening up West Virginia for it. He entered the local agency business in 1887, where he has continued since.

Mr. Wright vividly remembers the Chicago fire of 1871. He was working for the Aetna's Chicago office at the time and boarded at the old Sherman House, which was destroyed in the conflagration, Mr. Wright losing everything he had except the clothes he was wearing. After the fire, he returned to Cincinnati.

Mr. Wright said that J. B. Bennett was completely absorbed in the insurance business to the exclusion of everything else. If he had taken the directors of the Andes, the company he organized after leaving the Aetna, into his confidence after the Chicago fire, which wrecked the company, it probably would have pulled through. Mr. Wright believes that if the Andes had survived, it would have become the greatest company in the west.

Mr. Wright is active in the Cincinnati Fire Underwriters Association and served as its president in 1897. He does not appear to be within 20 years of his age.

Iowa Adjusters' Meeting

The Iowa Association of Independent Insurance Adjusters will have a one-day conference at the Kirkwood Hotel in Des Moines Sept. 18. There will be a luncheon. Howard E. Kopl of Davenport is president. J. Lee Hill of Des Moines is secretary. Mr. Hill has charge of reservation and arrangements.

Thomas Toledo Manager

TOLEDO, O.—Harley E. Thomas, formerly of Cleveland, has been named district manager here of the Lumbermen's Mutual of Mansfield, O., succeeding Victor H. Sage, who recently resigned to join the Brooks Insurance Agency of Toledo.

Defer St. Paul Exchange Meet

ST. PAUL.—The annual meeting of the Insurance Exchange of St. Paul, usually held in September, has been postponed to October in order that the present officials may hold over until after the convention of the National Association of Insurance Agents. The exchange is host to the convention this year.

Board Must Approve License

ST. LOUIS.—Superintendent Robertson has perfected arrangements with the Insurance Board of St. Louis under which all applications from St. Louis and St. Louis county for insurance brokers licenses, either new or renewal, must be approved by the board before being issued by the department.

Wisconsin Fund Is Criticized

The "Wisconsin Taxpayer" in a recent issue commented upon the annual report of the Wisconsin state fire insurance fund that was released recently. This publication makes some biting criticism, especially of the fact that \$1,064,400 consists of investments in the state office building and orthopedic hospital and that when the new office building is finished, that investment will amount to \$1,895,378, or just about half of the assets of the fund.

The state office building is just about as non-liquid an investment as anyone could imagine, the "Wisconsin Taxpayer" asserts. The insurance fund to

date has received no income from this investment. This is an example of the difference between public and private economics, the publication states. Private enterprise has to stand on its own feet. If such a company should invest its reserves as the state fund has done, it would soon find itself in trouble with the policyholders and with state regulatory bodies. The government, however, keeps going as long as it can tax or borrow. "No matter what razzle-dazzle scheme," the Wisconsin Taxpayer says, "the government may attempt, it will always be able to carry on as long as the taxpayer pays the losses."

Writes Only Assessable Policies

Commissioner Yetka of Minnesota, has been notified by the Druggists Mutual of Algona, Ia., that its non-assessable policies in Nebraska are being replaced with assessable ones. The Minnesota department held back the company's license inasmuch as it had ruled that any company writing non-assessable business in any other state must do so in Minnesota. Its policies in Minnesota have all been assessable.

Nebraska Taxes Higher

LINCOLN, NEB.—Insurance companies licensed in Nebraska paid \$36,000 more into the state treasury through the insurance department in the year ending June 30 than for the preceding year. The total was \$718,000, compared with \$682,000. Practically all of the increase was in direct taxes, from \$558,012 to \$587,647. Licensed companies now number 592, the same as a year ago.

Gives Indiana Fire Record

State Fire Marshal Smith of Indiana reports that the fire loss in the state during the last fiscal year amounted to \$6,583,686, increase \$1,478,839 or 29 percent. About one-fourth of the fires occurred in rural areas, yet the damage amounted to about one-half the total. The fire marshal estimates the number of arson fires at 72 and the total damage at \$173,151. Twenty-one arrests were made for arson during the year.

Sounding Out Candidates

ST. PAUL.—With a legislative season only a few months off, Minnesota local boards are sounding out candidates' views by inviting them to address board meetings. The theory of the program is that a little effort made now to get the attitude of candidates may save some headache when the session gets under way.

Hail Losses at Fostoria

Adjustments are still being made of hail losses in connection with the storm that hit Astoria, O., on the evening of July 21. It caused something like \$50,000 damage and it is estimated that there are 1,100 different losses. The damage was chiefly done to roofs and windows. There have been a number of adjusters on the job clearing up the claims.

Nebraska Rural Losses Less

LINCOLN, NEB.—State Fire Marshal Davis finds from his reports that the percentage of rural fire losses to values dropped the first seven months of the year to 51 percent, or 15 percent less than the 1937 figure. Of the 191 rural fires reported 118 showed total losses. The last six weeks, since drought conditions set in in many farming sections, almost all rural fires have been barns, from spontaneous combustion. Rural fire losses totalled \$235,222.

Minnesota Agents' Meeting

The annual meeting of the Minnesota Association of Insurance Agents will be

Michigan Membership Is Now at New Peak

LANSING, MICH.—As a result of intensive field work since last fall, the Michigan Association of Insurance Agents has reached a new all-time membership peak of 517, it was revealed by Secretary Waldo O. Hildebrand. The new total is 10 higher than any previous record, although it actually represents an even greater advance in view of the fact that the separation rule is now strictly enforced. There are also no field men associate members included as was the case in the old top figure.

Mr. Hildebrand has been extremely active in reviving comatose local boards and in organizing new ones. The potential membership peak is still far off since organizational efforts are still under way in many localities. The numerous visits paid to agents' groups throughout the state by the field secretary has stirred up unprecedented interest in association affairs and the value of agency organization has been brought home in a convincing way to previously skeptical agents.

Four new multi-county associations are being organized in territory where no large population centers exist. Nine other communities are arranging for meetings at which it is hoped to launch the formation of new boards.

held in the St. Paul hotel, St. Paul, the morning of Sept. 27, starting at 9:30 o'clock. That will give the Minnesota people time to attend their meeting and any other meetings in connection with the convention of the National Association of Insurance Agents. P. H. Ware of Minneapolis is general chairman of arrangements. He is assisted by A. B. Caswell of Minneapolis, chairman of the executive committee, and Leo A. Ritt of St. Paul.

E. C. Huhnke of Duluth is president of the Minnesota association and will be in charge.

Newbauer, Cooper Speakers

At the annual meeting of the Indiana Farmers Mutual in Indianapolis, Commissioner Newbauer and Myers Y. Cooper of Cincinnati, former governor of Ohio, were speakers, together with President A. H. Myers and H. P. Cooper, secretary-treasurer.

Wisconsin Convention Plans

MILWAUKEE.—The Wisconsin Association of Insurance Agents, which will hold its annual meeting at Sheboygan, Oct. 6-7, is extending an invitation to every local agent in the state, regardless of membership in the state organization. Various problems relating to stock fire insurance and the local agents, including a Wisconsin declaration of guiding principles for local agents proposed at the semi-annual meeting here in May, will feature the program. With a legislative session in 1939, a legislative program is expected to be discussed. W. H. Menn of Los Angeles, now chairman of the executive committee of the National Association of Insurance Agents, who is slated to become president at the St. Paul convention, is expected to be a speaker.

B. D. Meeting at Dayton

A Business Development meeting will be held in Dayton, O., Sept. 9. Speakers will be M. F. Johnson, Columbus, special agent United States Fire; H. W. Jones manager Barnitz Insurance Agency, Middletown; R. J. Harney, Cleveland, special agent American, and F. S. Dauwalter, director Business Development Office, who will speak on

"Sound Indemnity with Dividends in Reliable Service."

Agents on the committee are Bruce C. Shepherd, chairman; G. C. Pohlmeier, W. A. Hoskin, E. J. Leo, and L. T. Meuchen, all of Dayton; Oakley Flora, Eaton; M. E. Welliver, Hamilton; K. D. Dakin, Lebanon; Harry Walburg, Middletown. On the field men's committee are J. G. Doyle, Citizens; E. W. Kobman, Rhode Island; H. L. Newton, New Hampshire; O. A. Ogden, Na-

tional; H. A. Ritter, Travelers; R. W. Tyler, American Eagle; J. W. Kercher, N. B. & M., vice-chairman; C. F. Eagle, American, chairman.

Iowa 1937 Fire Figures

DES MOINES—Stock fire companies net premiums in Iowa in 1937 were \$10,183,196, a gain of \$135,272 over 1937, the Iowa department reports. Losses were \$4,314,814.

IN THE SOUTHERN STATES

Three Are Indicted for Cotton Warehouse Fire

BIRMINGHAM, ALA.—Indictments charging falsification of cotton loan notes to the Commodity Credit Corporation were returned in federal court here against C. E. Spivey, president of the North Alabama Warehouse Company at Scottsboro, Ala., and two employees of the warehouse. They are charged with raising some of the notes which were signed in blank by farmers and forging names to others.

Agents of the National Board and Federal Bureau of Investigation worked up the case after the warehouse burned Jan. 10 with the loss of 3,900 bales of cotton. Insurance of \$135,000 was carried. There was a discrepancy of several hundred in the number of bales claimed to have been lost in the blaze, and the president of the company faces a state charge in this connection.

Most of the cotton stored in the warehouse was ginned at South Pittsburg Landing, Tenn., in a gin owned also by Spivey. Since the Scottsboro fire two other cotton warehouses, allegedly linked in a transaction with the burned ware-

house, have been taken over for liquidation by the state.

Ponchatoula Agents Organize

The Ponchatoula Insurance Exchange of Ponchatoula, La., which has just been organized, has elected H. P. Mitchell as president and Mrs. Inez P. Layrisson of the Parker Insurance Agency as secretary. Mrs. G. B. Jackson of the Butler Insurance Agency is vice-president.

Plan for Fire Prevention Week

OKLAHOMA CITY—Chairman W. S. Eberle has called a meeting of the fire prevention committee of the Oklahoma City chamber of commerce for Sept. 12 to complete the program for Fire Prevention Week, Oct. 9-15.

Henderson, Ky., Loss \$60,000

HENDERSON, KY.—Loss is estimated at \$60,000 in the fire that destroyed the Henderson Elevator Company's granary here. C. M. Bullitt and H. H. Bullitt of Louisville are owners of the plant.

Enlarge Florida Committee

TAMPA, FLA.—The compensation committee of the Florida Insurance Agents Association has been enlarged to a casualty committee covering all lines. President Mitchell Stallings announces the personnel of the new committee as follows: Vice-president Hunter Brown, Pensacola, chairman; Glen Evins, Tampa; Vice-president Frank D. Moor, Tallahassee; Carl L. Owenby, Tallahassee, and Flamen Adee, Miami. Mr. Owenby was formerly compensation deputy in the Florida department.

Secretary A. C. Eifler, who has moved to Tampa from Jacksonville, has his office in the Wallace building. It was first reported that he would be in the First National Bank building with President Stallings.

Print Resident Agent Law

NEW ORLEANS—E. A. Conway, secretary of state, is having 20,000 copies of the resident agent law printed, so that all agents and companies doing business in the state will have opportunity to thoroughly familiarize themselves with the law.

Tennessee B. D. Committee

Manager John D. Saint of the Tennessee Association of Insurance Agents has announced the Business Development setup for that state, which has been zoned into six sections with a central committee composed of R. M. Simmonds, chairman; H. Phelps Smith, vice-chairman; W. C. Brown, J. R. Claypool, Jr., Vernon Sharp, Jr., and H. R. Trickey. Each of the six zones has a chairman and a group of committeemen who will be active in the movement.

Mann for Uniform Regulation

DALLAS—Although Gerald C. (Jerry) Mann, former All-American football star of S. M. U., who received the nomination for attorney general in Saturday's run-off primary is interested in a reciprocal, he has gone on record through letters to the secretary of the Texas Insurance Agents Association and the manager of the Dallas Insurance Agents Association that he be-

lieves "all fire and casualty insurance companies in Texas should operate under the same rules, laws, regulations and under the same state supervision; no insurance company should object to complying with the same regulations as are applicable to all other companies in the same lines."

County Line to State Fund

JACKSONVILLE, FLA.—The county commissioners have transferred \$128,000 of fire insurance on the Duval county armory building to the state insurance fund.

Caldwell Shifts Managers

Frank Brown, Dallas, Tex., manager of the Lloyd Caldwell Claims Corporation of San Antonio, with the organization for 12 years, has been transferred to Corpus Christi, Tex., as manager, succeeding E. V. Maxfield, deceased. R. H. Weaver, formerly with the DeWitt & Weaver organization, has been appointed manager in Dallas. He formerly was with the Caldwell Service for 10 years.

To Cancel Protected Rates

LOUISVILLE—All protected rates are being canceled in Shively and risks will be rerated 10th class, the Kentucky Actuarial Bureau has announced, following the withdrawal of protection by the Louisville fire department.

Important risks located in Shively include: American Tobacco Company, Louisville Loose Leaf Tobacco Warehouse Company, Powers Tobacco Rehandling Company, National Distillers Products Company, Joseph E. Seagram & Sons, Calvert Distilling Company, Old Kentucky Distillery, Dant & Dant, Glencoe Distillery, Stitzel-Weller Distillery, Frankfort Distilleries, Taylor & Williams Distilleries and Brown-Forman Distillery.

It is understood that Shively is planning a full time fire department, which will probably result in eighth class rating.

Agent Sues Insurer for Libel

J. S. Towles, local agent of Danville, Ky., has brought a \$15,000 libel action against Travelers in Boyle county circuit court. The petition alleges that Travelers sent a letter to Towles' policyholders saying that the Towles agency had been suspended. According to Towles, this gave the impression that his agency license had been suspended whereas this could only be done by the state. Towles represents several other companies and states that he is still licensed and is representing those other companies. Previously he represented Travelers Fire, Travelers Indemnity and Travelers in the life department.

Vote on New Orleans Amendments

NEW ORLEANS—The New Orleans Insurance Exchange will vote on three amendments to the constitution at its September meeting. One is to prohibit the granting of authority by an active member for the countersignature of policies by a broker. The second deals with penalties, giving the executive committee power in cases of wilful violation to make the penalty double the commissions earned. The third is against unusual expenditures, the amendment requiring that in case the amount exceeds a stipulated figure, the entire membership be notified and given an opportunity to vote on the proposition.

Agents to Defend Virginia Suit

RICHMOND, VA.—J. R. Tucker, Richmond attorney, retained to represent the Virginia Association of Insurance Agents in defending a suit which casualty companies are planning to test the constitutionality of the new agents' law governing commissions paid non-resident brokers, has retired from the case because of pressure of other legal business. Andrew Ellis, retained with him, will continue as counsel for the

association. It is planned to retain another Richmond lawyer to take Mr. Tucker's place.

It is practically decided that the suit will be brought in the federal court here, with a number of companies as complainants instead of one making the test. A. D. Christian, Richmond attorney, retained to represent the companies, says he does not know just when he will be ready to file the suit.

Livengood in New Orleans

A. R. Livengood, Texas special agent for General Agent John P. Desmarais, is helping out in the New Orleans office in Manager Paul McGill's absence.

COAST

Toplis & Harding Expands

Best & Co., Cargo Surveyors and Appraisers, Become Affiliated with Los Angeles Office of Organization

Announcement has been made of the affiliation of Best & Co., cargo surveyors and appraisers, with the firm of Toplis & Harding, international adjusters.

A. Lester Best was in the cargo survey business for about 20 years prior to his death in 1936. Mr. Best's assistant in this field was Frank G. Niner, who became manager of the firm after the death of Mr. Best. Also associated with the firm is Mr. Best's widow, Mrs. Sophia Best. Both Mr. Niner and Mrs. Best will remain with the firm under the new affiliation, as well as all other members of the personnel of Best & Co.

The headquarters of both firms will be maintained at the present location of Toplis & Harding, 610 South Broadway, Los Angeles.

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P. C. Walker, and in 1936, Wagner & Glidden, an associate firm of Toplis & Harding, opened a department in the Los Angeles office of Toplis & Harding for the handling of fire insurance adjustments. Milo H. Neidig is in charge of this department.

Colorado Card Is Completed

Program Is Given for the Annual Convention of Local Agents in Pueblo Sept. 16-17

The complete program for the annual convention of the Colorado Association of Insurance Agents in Pueblo, Sept. 16-17, is announced this week, as follows:

Friday, Sept. 16

President's address, Herbert Fairall, Denver.

Report of secretary, Frank England, Jr., Denver, to be given by Seeley K. Tompkins, Colorado Springs, assistant secretary.

Report of treasurer, D. U. Hampton, Colorado Springs.

Report of publicity and education committee, A. P. Miller, Denver, chairman.

Report of legislative committee, Hal D. Van Gilder, Denver.

Report of fire and accident prevention committee, W. Rex Kerr, Denver.

Report of membership committee, Frank England, Jr., chairman.

Appointment of resolutions, auditing, agents and nominating committees.

"The National Association of Insurance Agents—Its History—Public Relations," J. K. Boyce, Amarillo, Tex., member executive committee, National Association of Insurance Agents.

"HOLC—Stock Company Association Insurance Set-Up," R. D. Voss, Omaha, special agent, Stock Company Association.

"What Are We Doing for Our Business," Walter Kulp, Denver, manager Mountain States Inspection Bureau.

"Restrictive Policy Clauses," R. M. Hill, Denver, manager Fire Companies' Adjustment Bureau.

"Cooperation," Herbert Cobb Stebbins, Denver, secretary American Association of Insurance General Agents.

"Personal Property Floater an Insurance Opportunity," Chas. S. Houseman, Denver, special agent American.

Greetings from Mountain Field Club, General Agents' Association, Mountain States Casualty & Surety Association.

Motion Picture, "Approved by the Underwriters."

7 p. m.—Banquet, President Fairall, presiding.

Introduction of distinguished guests.

9 p. m.—Dancing.

Saturday, Sept. 17

Unfinished business.

New business.

Report of convention committees.

Election of officers and directors.

Installation of officers.

General discussion.

The ladies attending the convention will attend a bridge tea at the Pueblo Golf & Country Club as guests of wives of the members of the Pueblo Local Agents Association.

Tells About Conference Work

G. C. Appleton of Fresno, Cal., Relates Some of the Hopes of the Far West Councillors

G. C. Appleton of Fresno, Cal., former president of the California Association of Insurance Agents and now its national councillor, spoke before the Washington Insurance League annual meeting telling about the newly organized association of national councillors for far west territory. The far west territory comprises the states under the jurisdiction of the Pacific Board. Mr.

Appleton is chairman of the conference. The states are Arizona, California, Idaho, Montana, Oregon and Washington. The first meeting was held at Portland, Ore.

The conference, he said, is first interested in the development of strong local and state associations. Next it is seeking to improve the company-agent relationship. In California the state association has made great progress through the development of conference movements with each of the various organized groups.

He referred to the movement in California where submitted to companies was the "Declaration of Guiding Principles" whereby the agents could join with the companies in elevating agency standards. Today, he said, there are some 84 offices signatory to this declaration representing about 300 fire, casualty and surety companies not including underwriters agencies.

Scope of the Declaration

Mr. Appleton said that the declaration imposes no contractual relationship upon the company but that it is simply a declaration of its policy in the conduct of its business, thus presenting a logical and sound reason for pruning agency plants that the stronger and profit bearing limbs may develop greater strength and be more productive. It gives promise of curing the blight of coercive financial agencies, the illegitimate, unqualified agents and part timers, the self-insurer whose only interest is the writing of insurance on his own property to save commission. It is yet too early, he said, to forecast the measure of success this program will give. If proved successful, however, he said, it might well be extended to other states in the far west territory. However, first each state should center on building strong local and state organizations.

Bennett Closes Pacific Trip

National Association of Insurance Agents Secretary Made Talks to Sacramento and Oakland, Cal. Agents

SAN FRANCISCO—A record attendance marked two California appearances of W. H. Bennett, secretary National Association of Insurance Agents, in Sacramento and Oakland. He discussed sound investments, decried appointment of unqualified agents, cheating, cutting corners by companies, pointing out that the insurance agency business is above all a public service business. He referred to the California association's declaration of guiding principles as a glorious step which, because based on principle of right and justice, is bound to stand. He recounted the activities of the National association, criticised the tendency of companies toward more direct production and disregard of the American agency system.

Lawrence Herringer presided at the Sacramento meeting attended by 100. Mr. Bennett and Elmer White, vice-president California association were the principal speakers. Mr. White presided at the Oakland meeting attended by 150. Mr. Bennett remained in bay district until Sept. 1, leaving direct for New York City headquarters.

Use Tax Formula

In the state of Washington the basis for assessing the use tax against stock fire companies is .4 percent of automobile premiums and .2 percent against other premiums. Against the base thus arrived at is applied the 3 percent use tax.

A survey conducted by the National Board disclosed that this was just about the proper figure. The companies don't object to paying the tax, which is small, but they are anxious to avoid making monthly reports to the tax commission on goods consumed in Washington, for which a sales tax was not paid. A number of other states have use tax acts in effect and it is likely that agree-

ments similar to that in effect in Washington may be extended elsewhere.

Plan B. D. Rally to Follow New Mexico Convention

DENVER—The Business Development committee and agency advisory groups of the Mountain Field Club, under Howard Reynolds, president, and J. C. Burt, advisory committee head, will hold a special meeting for agents of the southwest in Santa Fe, Sept. 24, in conjunction with the annual meeting of the New Mexico Association of Insurance Agents there Sept. 23.

Field men and agents from Colorado are planning to attend. There will be two separate meetings, although agents from the New Mexico association are all invited to attend the Business Development sessions.

Committee heads from each of the newly-appointed divisions and subdivisions in southern Colorado and Wyoming will report progress and compare results in each territory. It is planned to appoint similar committees in New Mexico, reporting to and in charge of the Mountain Field Club advisory group.

Yunker Co-Manager

F. R. Yunker has become co-manager of the Gerlinger-Richards Agency, Portland, Ore. He was formerly vice-president of R. E. Anderson & Co., Tacoma, Wash.

Becomes Portland Manager

PORTLAND, ORE.—C. K. Knickerbocker, treasurer of Oregon Mutual Fire, has been made manager of its Portland office. He has been with the company for nine years.

Oregon Mutual Ahead

The Oregon Mutual Fire shows an upward trend in premium volume for the first six months, and a decrease in loss ratio. Premiums are up 15.9 percent and losses are down 18.8 percent.

Opens Branch in Billings

The Moon agency of Great Falls, Mont., has opened a branch in Billings at 2712 First avenue N. Oliver E. Harter is manager. The Moon agency also has a branch in Missoula. It represents Pearl, Monarch, Merchants of Denver, Merchants of New York, Northwestern National Fire, Century of Scotland, Massachusetts Bonding, New York Casualty, American General and Anchor Casualty.

J. H. Voorsanger Resigns

SAN FRANCISCO—J. H. Voorsanger, first vice-president of the Insurance Brokers Exchange of San Francisco, has resigned. Mr. Voorsanger does not wish to be considered a candidate for the presidency at the next

annual meeting. He will still serve as publisher of "The Broker," official publication of the Exchange.

D. B. Bowley, a member of the board and chairman of the membership committee, succeeds Mr. Voorsanger as first vice-president. S. E. Sinclair, chairman of the committee on qualifications, fills the vacancy on the board of governors.

California Regional Meetings

Following the regional meetings of the California Association of Insurance Agents this week in Sacramento and Oakland, at which W. H. Bennett, secretary National Association of Insurance Agents, and C. E. White, vice-president of the California association, were the principal speakers, three additional meetings are to be held in the San Joaquin valley, at Merced Sept. 7, Visalia, Sept. 7 and Bakersfield, Sept. 8. G. C. Appleton, national councillor of the California association, and Frank Colridge, executive secretary, will speak at those meetings.

Cairns on Fire Board

James Cairns of the Los Angeles office of the Hartford Fire and Hartford Accident, has been appointed on the board of fire commissioners of Los Angeles by Mayor Shaw.

He has done much work in connection with fire prevention. He is vice-chairman of the fire prevention committee of the U. S. Chamber of Commerce and is headed for the presidency of the California state junior chamber of commerce. He is a son of Vice-president E. T. Cairns of the Fireman's Fund.

Los Angeles Stag Sept. 12

LOS ANGELES—The Insurance Post of the American Legion has postponed its stag party to Sept. 12 and has changed the place to the Riverside Drive Breakfast Club.

Changes in the Agencies

Mr. and Mrs. Carl Betts have purchased the agency of Mr. and Mrs. J. P. White, Glendale, Ariz.

The P. A. Koppe agency, Logan, O., has been sold to Harry G. Stevenson following the death of Mr. Koppe.

Helen Pool of Degraff, O., has sold the Pool Insurance Agency to Arthur W. Denlinger.

G. R. Holton, a partner with his father, B. L. Holton, in the Holton Insurance Agency, Waterloo, Ia., is leaving Waterloo to make his home in Los Angeles.

The Kloppe Insurance Agency, Bettisville, O., has been purchased by I. C. McDaniel, who has been operating it for four years.

Harry Freeman, formerly with First National Bank of Portland, Ore., and more recently with Gerlinger-Richards Agency, now heads his own agency there.

The Walter Price and A. R. Knapp agencies in Loveland, Colo., have been purchased by the Beckwith-Boland Investment Company and will be merged with it.

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EASTERN STATES ACTIVITIES

Pennsylvania Agents' Plans

Program for the Annual Meeting of the State Organization to Be Held at Wernersville, Sept. 12-14.

W. F. Wingett of Scranton, president Pennsylvania Association of Insurance Agents, has announced the completed program for the annual meeting to be held at Galen Hall, Wernersville, Sept. 12-14. On the first morning, Sept. 12, there will be an executive session for members only. There will be a local board conference the morning of Sept. 13. Galen Hall is in the mountains at the edge of Wernersville, which is 46 miles east of Harrisburg and eight miles west of Reading. The program is as follows:

Monday, Sept. 12

9:30 a. m. Executive session of the association, for members only.

Luncheon.

Golf tournament. Other sports and recreation.

9:30 p. m. Executive meeting of board of directors.

Tuesday, Sept. 13

8 a. m. Local board breakfast conference, Harry W. Shimer, chairman.

9:30 a. m. Opening of general convention.

Call to order by Vice-president Harry M. Albert, Stroudsburg.

Address of welcome, Carl F. Moyer, president Reading-Berks County Association.

Response—Harry M. Albert, vice-president Pennsylvania Association of Insurance Agents.

Annual address and report of administration—President W. F. Wingett.

Discussion.

"Credit and Its Relation to Insurance," W. Owen Wilson, Richmond, Va., past president National Association of Insurance Agents.

"The Association of Casualty & Surety Executives and the Agents," Ray Murphy, assistant general manager Association of Casualty & Surety Executives.

Discussion.

"The Value of an Agency," Laurence E. Falls, vice-president American of Newark.

Appointment of committees.

Luncheon.

Golf tournament. Other sports and recreation.

Tuesday Evening, Sept. 13

Annual dinner and dance.

Master of ceremonies—President Wingett.

Introduction of guests by Vice-President Albert.

Following the banquet, the guests will adjourn to the ballroom for entertainment by Broadway artists and dancing.

Wednesday, Sept. 14

Final convention session—President Wingett presiding.

"What Is Your Answer?" A. R. Menard, assistant director Business Development Office.

Questions and answers.

"Building the Pennsylvania Association," N. B. McCulloch, Lancaster, chairman membership committee.

"Where Do We Go from Here?" Vincent Cullen, president National Surety.

Report of committee on resolutions.

Election of officers and directors.

Kietzman Addresses Kiwanis

Service Club in Hoboken, N. J., Hears Stock Company Message by Assistant Secretary of American

L. E. Kietzman, assistant secretary American of Newark, addressed the Hoboken (N. J.) Kiwanis Club on stock company insurance and agency service. About 85 percent of all property damage insurance in the country is written by stock companies, he observed. Most of these companies have been engaged in the business for several generations. They have accumulated experience which has enabled them accurately to deter-

mine costs over a period of years. The adequate reserves of these companies are the safety factor that has enabled them successfully to encounter recurring conflagrations and economic depression, he declared. That is why they can offer security at an accurately predetermined standard price. He declared it is significant that the nonstock company always uses the stock company rate as a basis for its quotation.

Those who want real security in their insurance must beware of a cut rate price tag, he declared. No matter what the business, there is a competitor that is underselling. The salesman who offers "at cost" or "cut rate" indemnity will offer many plausible reasons to explain why that is just as good as standard protection, according to Mr. Kietzman.

Concentrating the Purchase

Mr. Kietzman advised the buyer to satisfy himself as to the qualifications of his insurance counselor and then purchase at least the major portion of his insurance from that agent. Division of insurance, for reciprocity reasons, is usually unsatisfactory to both parties.

The buyer should give the agent time enough to present a well balanced insurance program. The buyer should ask the agent to furnish a detailed insurance survey and analysis. The agent must be given the opportunity to familiarize himself with the business operations of the client and acquaint himself with all of the hazards involved. The survey will provide an x-ray picture of insurable needs.

Once a program has been set up, it should be reviewed periodically with the agent. Insurance is constantly improving its facilities and the buyer should take advantage of opportunities to make sure that he is getting maximum protection at minimum cost.

War Risk Insurance Rates

NEW YORK—War risk insurance rates on American property in Europe have increased materially during the last few days. In fact, owing to the war rumors there is great fluctuation. They vary according to the location and character of the risk covered. The American Foreign Insurance Association, a syndicate of American companies, is writing property for Americans abroad and the companies are thus far writing policies both in case of American shipments and American property abroad. Rates vary considerably according to the country. Rates on property in Czechoslovakia have gone up materially. Risks located close to military objectives carry a high rate.

National Board on Air

NEW YORK—The National Board will present on Tuesday evening at 9:45 p. m. the first of a series of broadcasts over station WWRL (1500 kilocycles) at Woodside, L. I. If the experiment is successful, similar broadcasts will be arranged elsewhere. Public services rendered by stock companies will be featured.

Oellers Is on Mend

R. S. Oellers, secretary Meserole group, who has been in Memorial hospital in New York for three weeks, is expected to return to his office within the next few days.

Plan Pittsburgh Golf Tourney

PITTSBURGH—Plans are being made by the Insurance Club of Pittsburgh for its third golf tournament to be held at the Westmoreland Country Club some time in September. A. Blumenthal of Benswanger, Hast & Herzog is chairman for the affair.

Plans are being made for the third session of the insurance school spon-

sored by the Insurance Club in cooperation with the Pittsburgh board of education.

Pittsburgh Agents to Meet

PITTSBURGH—The first fall meeting of the Pittsburgh Association of Insurance Agents will be held Sept. 8. Originally scheduled for Sept. 13, it was moved up to avoid conflict with the convention of the Pennsylvania Insurance Agents Association at Wernersville, Sept. 12-14. R. H. Alexander,

secretary-treasurer of the local association, and a large delegation of local agents will attend the state convention.

G. C. Farrington, 78, local agent of Peabody, Mass., who had been constantly in the business since he left high school, died after a short illness. A sister, Miss Linda Farrington, is connected with the agency.

The Jones Brothers Insurance Agency, Millinocket, Me., has been incorporated with Garfield J. Jones as president; F. H. Speed, clerk and treasurer, and W. D. Jones, director.

IN THE CANADIAN FIELD

Plan Vancouver Improvements

VANCOUVER, B. C.—Because of two recent conflagrations resulting in a total loss running well above \$1,250,000, which indicated that the city is not adequately provided for in the matter of fire protection equipment, the city council has appointed a special committee to consider reorganizing the fire department and improving fire-fighting methods and equipment. The committee was recommended by the mayor after a conference with representatives of the British Columbia Fire Underwriters Association. Mayor Miller said that among other things the committee will study the question of establishing a modern fire-fighting school for Vancouver and a fire boat for harbor duty. The committee will include fire insurance authorities, members of the city council and other public men.

Vancouver lost fire-fighting apparatus in the recent harbor fire amounting to \$14,888, which included a hose wagon, hose and other equipment. It was not insured.

Loss on Cut Logs Insured

VANCOUVER, B. C.—Losses on "cold decked" timber in the recent disastrous forest fires in British Columbia's Campbell river region were insured, at

least in part. Rates for "cold decks" vary from 4 to 7 percent of the value of cut logs. One company, it is stated, had considerable of this business. Standing timber is not insurable.

West Vancouver Assistant

J. Hunter Harrison, branch manager of the North America at Vancouver, B. C., has appointed Cecil O. West assistant manager.

Handles Compensation Fund

Georges Lafrance, superintendent of Quebec, has been appointed by Premier Duplessis as administrator of the collective fund under the provincial workmen's compensation act.

Add to Mercantile's Capital

MONTREAL—The Mercantile is making a call on its shareholders for payment of \$10 a share. This payment will be due Oct. 19. Authorized capital is \$500,000, of which \$250,000 has been subscribed. Prior to this call, \$175,000 had been paid up and after the October payment the paid-up capital will be \$200,000 or 80 percent of that subscribed. Shares are \$100 par.

The Mercantile is one of the London

New Lineup in Manitoba



HERBERT HUNTER



WILSON E. McLEAN

The reorganization of the Manitoba insurance department following the superannuation of Charles Heath, who has been superintendent of insurance since 1918, has been completed. Herbert Hunter as announced is the new superintendent. Wilson E. McLean, legislative counsel for the province, in addition to that office, has become deputy superintendent of insurance and insurance counsel of the province. Mr. Hunter, under the present minister, will be directly responsible for the licensing of agents, brokers and adjusters and related matters. Mr. McLean, under the attorney-general, will be responsible for all legal matters, including legislation as well as the administration of those

provisions of the act relating to the supervision and regulation of insurers and the business generally.

Mr. Hunter has been connected with the Manitoba government since 1919, when he returned from overseas service with the Canadian forces. His first position was on the staff of the engineering department. From 1930 to 1933 he was relief works engineer, and was appointed assistant superintendent of insurance July 6, 1933.

Mr. McLean, a member of the Manitoba bar, is well known in insurance circles, having represented the province at the annual meetings of the inter-provincial insurance conferences for the past four years.

& Lancashire group. It was formerly known as the Mercantile Fire of Toronto and was established in 1874.

Unlicensed Insurance in Alberta

EDMONTON.—In his annual report, Superintendent Trowbridge of Alberta reviews an investigation as to the extent to which insurance covering on property within the province was carried with unlicensed insurers. After examining 629 policies of 37 insured corporations, 45 were found to be in violation of the Alberta insurance act and 167 were placed with unlicensed insurers. Unlicensed insurance amounted to \$5,861,539.

J. S. Marshall of the Vancouver, B. C., office of Union of Canton has been elected a fellow of the Insurance Institute of America. His thesis was "Research Opportunity in Marine Underwriting."

MOTOR

Ohio Agents Unit Files Auto Finance Data with U. S.

The Ohio Association of Insurance Agents has filed in Washington voluminous data regarding alleged monopolistic practices in connection with financing of automobiles. The association is apparently seeking to get the attorney-general to bring the matter of automobile insurance into the prosecution of the big motor car manufacturers and their affiliated finance companies under indictments voted by federal grand jury in South Bend, Ind., on the charge of violation of the Sherman antitrust act.

John A. Lloyd, secretary Ohio Association of Insurance Agents, has invited members of agents associations in other states to submit evidence that can be added to that which has been filed by the Ohio organization. He asks for: name and address of car purchaser, name and address of automobile dealer, name and address of insurance agent who lost business to finance company, date of the transaction, name of the finance company, "any other pertinent information."

Effect of Chairman's Death

NEW YORK.—The suicide of State Senator J. S. Berg, it is expected, will defer further activity of the committee that for the past two years was investigating automobile rates and practices in this state, until the legislature meets the first of the year, and either names a new representative or abolishes the committee. Senator Berg was chairman of the committee and presided at a number of hearings on the general subject, in this and other cities.

MARINE

Changes Made by Aetna Fire

New Inland Marine Underwriting Office Has Been Opened at Dallas to Serve Three States

With supervision over Texas, Oklahoma and Arkansas, a new inland marine underwriting office has been opened in Dallas by the Aetna Fire group. T. L. Comer, formerly marine special agent with headquarters at Dallas, has been appointed superintendent in charge of marine underwriting and John Mackey, Jr. has been transferred to Dallas from the home office marine department to serve as marine special agent. J. J. Brill, formerly superintendent of ocean and inland marine underwriting in the southern territory, which embraces all states not supervised by the Philadelphia and Charlotte, N. C., offices, continues, under the new title of marine manager,

to have general supervision of these lines in that territorial division. His headquarters are to remain in New Orleans.

Fireman's Fund Conference

Marine field men of the Fireman's Fund will hold a conference at the Farmington Country Club, Charlottesville, Va., Sept. 6-8. Miles York from the marine department at the head office will be present, as will E. D. Lawson of Chicago, manager of the western department, and F. B. McBride of New York City, manager of the Atlantic marine department.

Upset Occurs in Blue Goose Grand Nest Election

(CONTINUED FROM PAGE 4)

good fellowship dinner and dance. E. E. Hensley, insurance attorney of Los Angeles, and most loyal gander of the California pond, presided. Dr. F. P. Woellner was master of ceremonies. Elmer Bonstin gave a talk on "Take the Blue Goose for Instance." W. T. Benallack made the response. Mr. Hukill gave a talk, praising the local people and promising that the Cincinnati convention would be of the highest order. C. J. Malcolm spoke on "Our Canada." He and three fellow Canadians harmonized in singing "Alouette Gentile Alouette." The Ohio delegates celebrated the choice of Cincinnati as the 1939 convention city by rendering the Ohio song.

Message to Bridges

A telegram of congratulation was sent to H. E. Keisler of St. Louis on the occasion of his 90th birthday, and of sympathy to L. H. Bridges of Chicago, past most loyal grand gander who is ill.

The local ladies of the Blue Goose were hostesses at tea and garden party at the home of Mrs. E. E. Davis in Beverly Hills. Mrs. Ralph Reynolds and Mrs. E. N. Van Ness with their committee were in charge of arrangements and received the guests with Mrs. Davis. About 200 guests enjoyed the hospitality of the southern California ladies.

Among the other social affairs was the joint luncheon of ganders and their ladies when the pageant "California Under Twelve Flags" was presented through the courtesy of the Automobile Club of Southern California, with which Mr. Buchanan is connected.

William Deans, Jr. of Selbach & Deans, San Francisco, had his head severed at the dinner dance. The magician did it, and the younger member of the Dean family proved a good actor.

San Francisco led the ponds in new members during the year with 47; Illinois, second with 41; Ohio, third with 37.

Gander Calhoun of San Antonio wanted to know how Alamo Pond could win the cup for the largest percentage of increase in membership, when it now has 100 percent of the fire insurance men in San Antonio on its roster.

Gander Charles P. Brant of the Washington pond and Mrs. Brant took in the convention as part of their honeymoon trip.

Delegates declared the model initiation put on by the San Francisco pond was the most perfect one they ever have witnessed.

Roll call showed 41 ponds answering. Ganders and their wives went to San Francisco over the week end, and had a round of additional entertainment as guests of the San Francisco pond.

Joseph Atwood, representing the New England pond, had the distinction of coming the longest distance to attend the convention. He flew from Boston.

The H. F. Klinefelter & Co., Chamber of Commerce building, Baltimore, has been incorporated by H. F. Klinefelter, E. C. Schwartz, Arthur Koppleman, Joseph Oliver and E. C. Knight.

Announce Complete Program for Ad Conference Meet

(CONTINUED FROM PAGE 4)

Address, "Advertising's Biggest Job Is Still to Be Done," by A. B. McIntire, Pepperell Manufacturing Company.

Address, "A Team Mate to Advertising," by Sam G. Wingfield.

Fire and Casualty Group

"The Evolution of a National Advertising Program," by C. A. Palmer.

"So, You Are Going to Select an Advertising Agency," by D. C. Gibson.

"Merchandising Advertising to Local Agents," by Ralph Bugli.

"National Advertising and the Local Agent," by Arthur D. Grose.

"Advertising with an Objective," by Harold E. Taylor.

"Increasing the Effectiveness of Trade Paper Advertising by Direct-by-Mail," by Earl Vogt.

"Even Agents Prefer to Read the Menu Card Before They Order," by C. J. Fitzpatrick.

"Getting Agents to Work with You on Specific Campaigns," by C. W. Smitheman.

"The Advertising Department and Fire Prevention Work," by W. L. Lewis.

"A Good Camera Has a Place in the Advertising Department," by J. W. Mason.

"The Merchandising of Calendars," by W. J. Traynor.

"Educational Motion Picture—a Ready Made Public Relations Campaign for the Local Agents," by Stanley F. Withe.

"Radio Technique," by John Ashmead.

After the meetings are over several members will travel to Maine to view the Portland & Cumberland Mills of the S. D. Warren Paper Company.

As an innovation the program committee, under the chairmanship of Ray C. Dreher, of the Boston, vice-president of the conference, has arranged for tennis and golf tournaments on Monday afternoon and has acquired trophies for the winners in each sport.

Press arrangements, during the meetings, will be handled by Frank J. Price, Jr., of the Prudential, chairman of the publicity committee.

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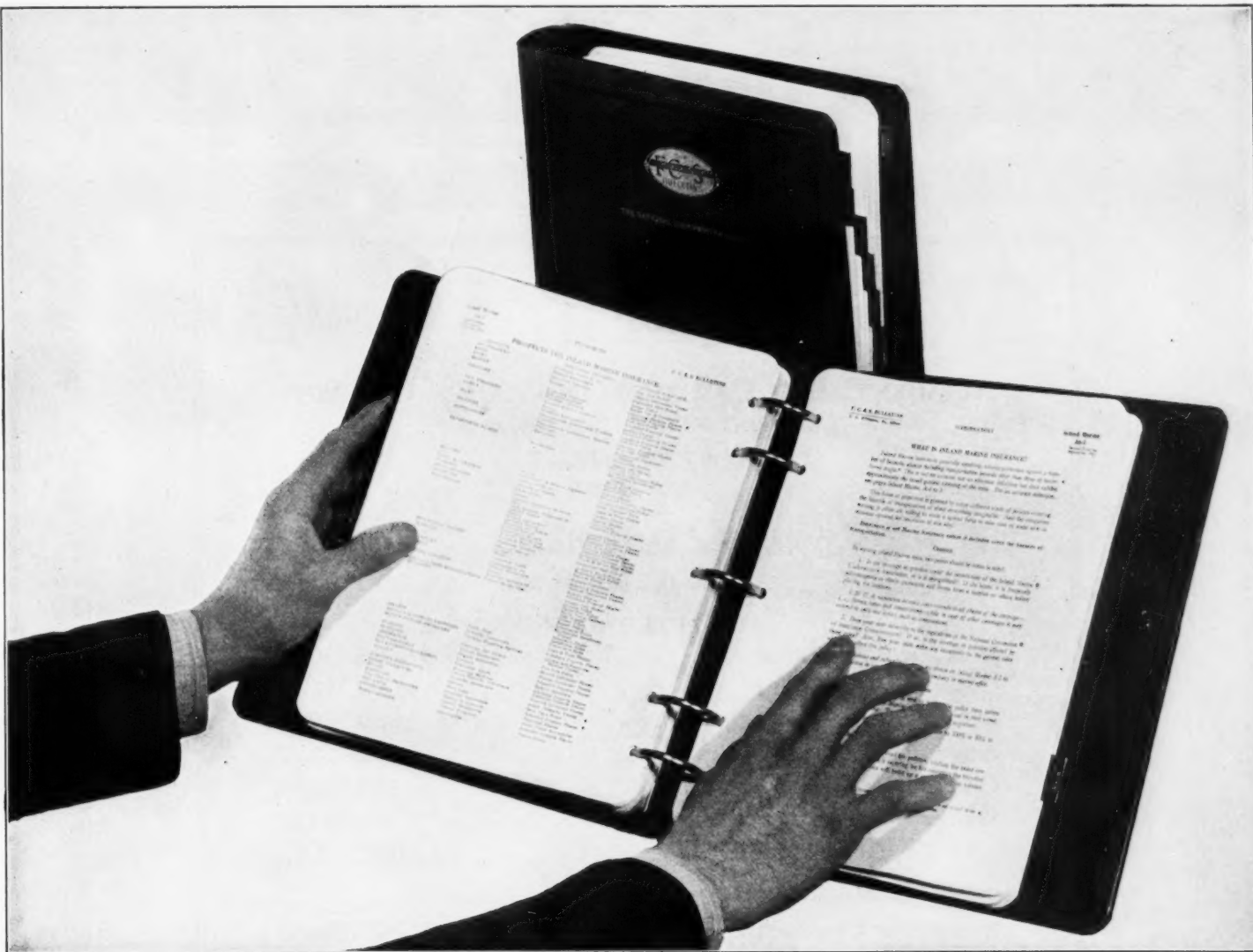
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United States Branch

Statement December 31, 1937

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U. S. Treasury Bonds	\$1,609,430.74
Other Bonds	1,092,741.25
Stocks	88,729.00
Accrued Interest	22,968.47
Cash in Office and Banks	118,253.45
Premiums in Course of Collection	69,094.82
(Less than 90 days due)	<u>\$3,001,217.73</u>

LIABILITIES

Reserve for Unearned Premiums	\$ 127,716.91
Reserve for Outstanding Losses	33,049.40
Reserve for Other Liabilities	32,719.42
Voluntary Contingency Reserve	307,732.00
Total Liabilities	<u>\$ 501,217.73</u>
Statutory Deposit, New York	850,000.00
Net Surplus above Deposit	1,650,000.00
Policy Holders' Surplus	2,500,000.00
	<u>\$3,001,217.73</u>

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